

CHARTERBANK
ATTN: NEVA MADDEN
LOAN SERVICING
P. O. BOX 570
WEST POINT, GA 31833

09/9/02

17-011436-3

STATE OF GEORGIA
COUNTY OF TROUP

ORDER OF CANCELLATION

In consideration of the full payment of the debt secured by a mortgage executed by:

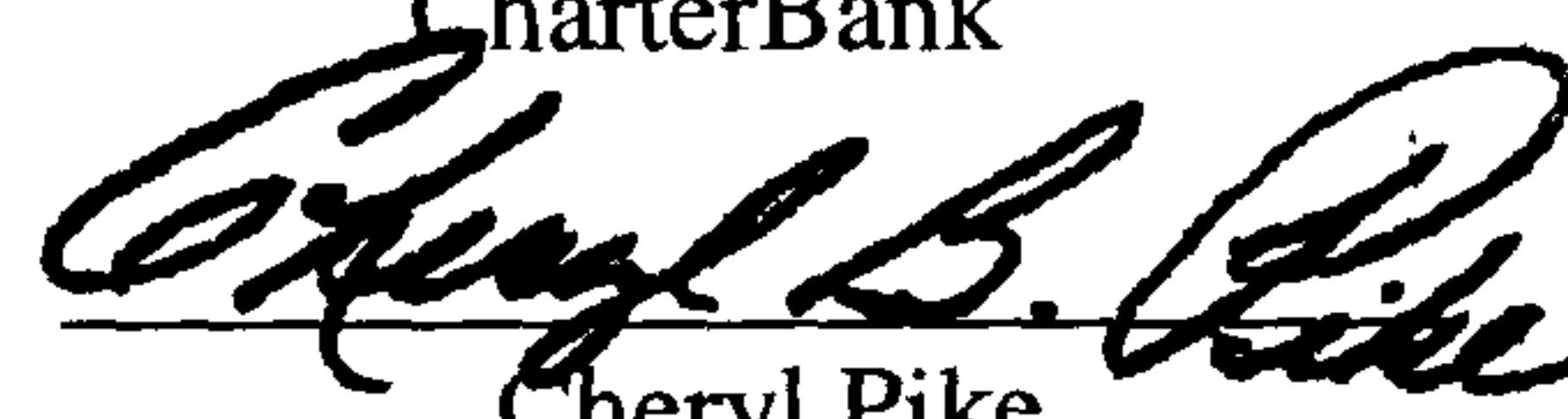
ROBERT W. HORNER, A SINGLE MAN AND SUSAN E. BROUWER, A SINGLE WOMAN

to Charter Federal Savings and Loan Association n/k/a CharterBank dated September 30, 1996 and recorded in Instrument 1996-32331 of Mortgages, of records of the Judge of Probate of Shelby County, Alabama, to secure the sum of \$146,600.00, the undersigned CharterBank does hereby release, satisfy and discharge the said debt and mortgage and hereby empowers Honorable Probate Judge of said county to enter satisfaction of the above mortgage on the records of the Probate Office.

IN WITNESS WHEREOF, said CharterBank has caused this instrument to be executed for it and in its name by its office and/or agent duly authorized in the premises on this date 9/9/02.

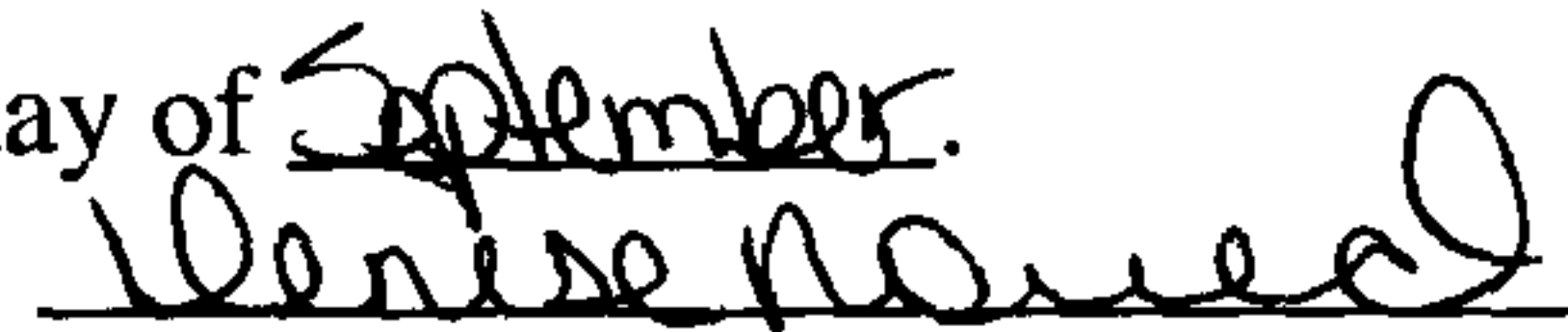


STATE OF GEORGIA
COUNTY OF TROUP

CharterBank

Cheryl Pike
Asst. Vice President

I, the undersigned authority, a notary public in and for said County in said State, do hereby certify that Cheryl Pike, whose name as Asst. Vice President of CharterBank, a corporation, is signed to the foregoing instrument and who is known to me, acknowledged before me on this day that being informed of the contents of the instrument, he/she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and seal of office, this the 30 day of September.


Notary Public
MY COMMISSION EXPIRES JANUARY 29, 2006