

DISCHARGE OF MORTGAGE

STATE OF ALABAMA

COUNTY OF SHELBY

This instrument was prepared by

ANN H BEVELLE

174 CENTRE @ RIVERCHASE

BHAM, AL, 35216

Know All Men By These Presents, That CITIFINANCIAL CORPORATION F/K/A
COMMERCIAL CREDIT OF ALABAMA, INC., ("Mortgagee")
does hereby certify, that a certain Mortgage bearing the date of APRIL 5, 2002 and made and executed
by STEVE H GARRARD AND WIFE, ANGELA GARRARD and recorded in the office of the
Judge of Probate of SHELBY County, Alabama in Real Volume 2002, Page 15939
on 4-5, 2002 is paid and satisfied; and Mortgagee does hereby consent that the same may be released
and discharged of record.

Witness the hand and seal of Mortgagee by its duly authorized officer this 15 day of OCT, 2002.

CITIFINANCIAL CORPORATION(Mortgagee)

By: Adrian Minor

Name/Title: ADRIAN MINOR, ASST. MGR.

STATE OF ALABAMA

COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that _____
ADRIAN MINOR, ASSISTANT MANAGER of CITIFINANCIAL CORPORATION, a
corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this
day that, being informed of the contents of the conveyance, 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 official seal, this the 15TH day of OCTOBER, 2002.

Brian J. Smith
NOTARY PUBLIC

My Commission expires:

4-18-2004

AFFIX SEAL