

STATE OF ALABAMA)
)
COUNTY OF SHELBY)

CANCELLATION

The debt secured by that certain Mortgage recorded in Real Property Real 1996 page 14368, of the Records in the Office of the Judge of Probate of Shelby County, Alabama, from Neil M. Roth and Kim D. Roth to The Matrix Financial Services Corporation having been paid in full, said is hereby fully canceled this 18th day of December, 2002.

BY: Kandice C. Ferrandino
Kandice C. Ferrandino
Assistant Vice-President Mortg Serv
The Palmetto Bank

State of South Carolina)
)
County of Laurens)

I, the undersigned, a Notary Public in and for said State and County, do hereby certify that Kandice C. Ferrandino, whose name as Assistant Vice-President Mortgage Servicing The Palmetto Bank, 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 such instrument, she as such Assistant Vice-President Mortgage Servicing and with full authority, executed the same voluntarily and as the act of said The Palmetto Bank.

Given under my hand and official seal this 18th day of December, 2002.

Paula Beth Woods
Paula Beth Woods
Notary Public of South Carolina

My Commission expires: 12/04/05