

**DISCHARGE OF MORTGAGE**

STATE OF ALABAMA

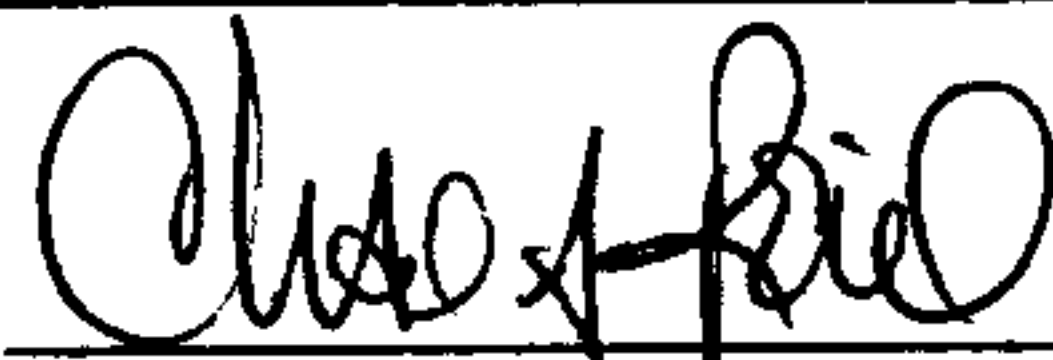
COUNTY OF SHELBY

This instrument was prepared by  
B.K. HUFFMASTER FOR CITIFINANCIAL  
3590 A HWY 31 SOUTH  
PELHAM, AL 35124

Know All Men By These Presents, That CITIFINANCIAL CORPORATION, ("Mortgagee") does hereby certify, that a certain Mortgage bearing the date of DEC 28, 2001 and made and executed by RUSSELL SCOTT OYER AND WIFE CHRISTINE C. OYER and recorded in the office of the Judge of Probate of SHELBY County, Alabama in Real Volume 2002, Page 00357 on JAN 3, 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 2ND day of JULY, 2003.

CITIFINANCIAL CORPORATION, LLC(Mortgagee)

By: 

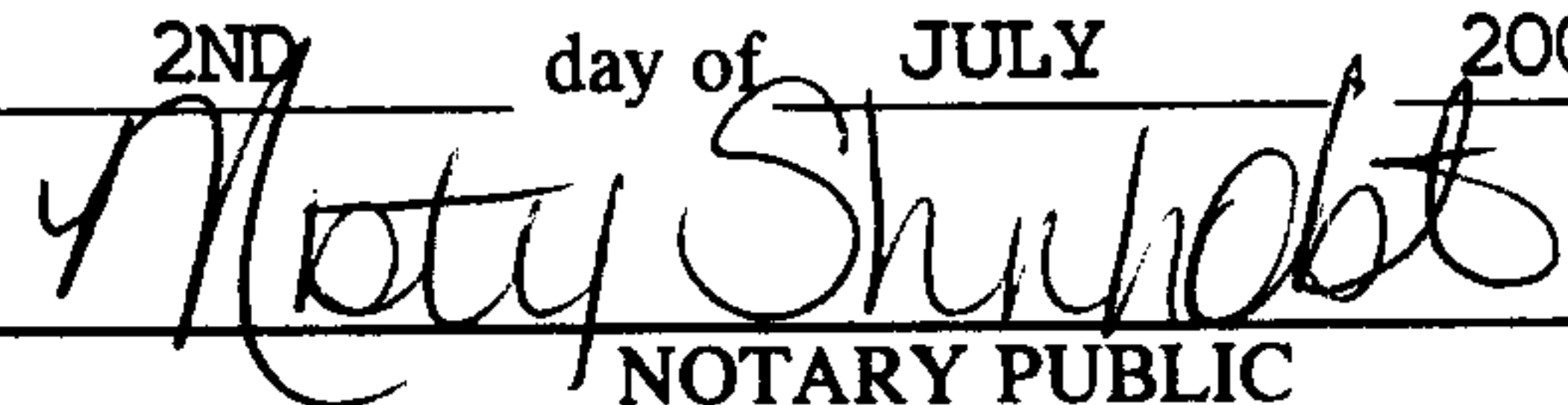
Name/Title: CHAD REID, BRANCH MANAGER

STATE OF ALABAMA

COUNTY OF SHELBY

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that CHAD REID, BRANCH MANAGER of CITIFINANCIAL CORPORATION, LLC, 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 2ND day of JULY, 2003.

  
NOTARY PUBLIC

My Commission expires: 4-27-04

**AFFIX SEAL**