

**BORROWER'S AUTHORIZATION TO RELEASE INFORMATION,
FREEZE AND CLOSE HOME EQUITY LINES OF CREDIT, AND
RECORD AN AFFIDAVIT OF SATISFACTION PURSUANT TO
G.S. 45-36.**

Borrower authorizes the release of information to KILPATRICK
GUDEMAN, Attorneys at Law, of documents from third parties, necessary
in the preparation and execution of the refinance of their property. This
release of information includes, but is not limited to, written payoff
statements from lending institutions.

Borrower also hereby authorizes and directs their lending institution(s) to
freeze and close any home equity line of credit secured by this property.

Borrower also hereby authorizes KILPATRICK GUDEMAN, Attorneys at
Law to record an Affidavit of Satisfaction by law for any/all loans which
have been paid in full and the paid lender has failed to record a timely
satisfaction.

Due to new NC law effective 10/1/05, Borrower will be charged \$50.00 per
unreleased lien of record to secure satisfactions.

BORROWER'S SIGNATURE

SOCIAL SECURITY NUMBER

BORROWER'S SIGNATURE

SOCIAL SECURITY NUMBER

Fax to: 919-789-8746