STATE OF ALABAMA)
JEFFERSON COUNTY)

Know All Men By These Presents, that the undersigned, UNIVERSITY FEDERAL CREDIT UNION, acknowledges full payment of the indebtedness by Michael E. Reardon and wife, Sandra G. Reardon, which said mortgage was recorded in the office of the Judge of Probate Court of Shelby County, Alabama, Real No. 1996, Page No. 12653, and the undersigned does further hereby release and satisfy said mortgage.

In Witness Whereof, the undersigned UNIVERSITY FEDERAL CREDIT UNION has caused these presents to be executed this 16 day of January, 1996.

This instrument was prepared by MEREDITH ANDERSON at 1400 South 20th Street, Birmingham, AL. 35205 and sent to Shelby County

UNIVERSITY FEDERAL CREDIT UNION

Stewart A. Draper Vice-President

STATE OF ALABAMA)
JEFFERSON COUNTY)

GENERAL ACKNOWLEDGEMENT

I, the undersigned, Notary Public in and for said County in said State, hereby certify that ______, Whose name 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, has executed the same voluntarily on the day the same bears date.

Given under my hand and seal this _____day of Inst , 1997-02170

Notary Public

O1/22/1997-O217O
10:O4 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 HCD 8.50

STATE OF ALABAMA) JEFFERSON COUNTY)

CORPORATE ACKNOWLEDGEMENT

I, the undersigned, Notary Public in and for said County in said State, hereby certify that Stewart A. Draper, Whose name as Vice-President of UNIVERSITY FEDERAL CREDIT UNION, 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, as such officer and with full authority, executed the same voluntarily for and as the act of said UNIVERSITY FEDERAL CREDIT UNION.

Given under my hand and Official seal this 16 day of January, 1996.

Notary Public