

STATE OF ALABAMA
SHELBY COUNTY

FULL SATISFACTION OF RECORDED LIEN

Know All Men By These Presents, That, the undersigned First National Bank of Shelby County formerly known as First National Bank of Columbiana acknowledges full payment of the indebtedness secured by that certain Real Property mortgage executed by Alan C. Howard and wife, Julie F. Howard which said mortgage was recorded in the office of the Judge of Probate of Shelby County, Alabama, in Instrument Number 1998-24996 and the undersigned does further hereby release and satisfy said mortgage.

In Witness Whereof, the undersigned, First National Bank of Shelby County has caused these presents to be executed this 28th day of April, 1999.

FIRST NATIONAL BANK OF SHELBY COUNTY

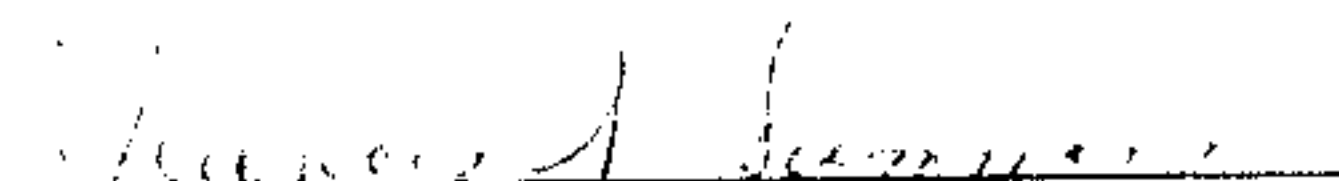

William R. Justice
In-House Counsel

STATE OF ALABAMA
SHELBY COUNTY

CORPORATE ACKNOWLEDGEMENT

I, the undersigned, Notary Public, in and for said County in said State, hereby certify that William R. Justice whose name as In-House Counsel of First National Bank of Shelby County a corporation, 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 this instrument, 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 28th day of April, 1999.


Notary Public

My Commission Expires 1-7-00

Inst # 1999-18872

05/05/1999-18872
02:30 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MMS 8.50