STATE OF ALABAMA) JEFFERSON COUNTY)

FULL SATISFACTION OF RECORDED LIEN

Know All Men By These Presents, that the undersigned, UNIVERSITY FEDERAL CREDIT UNION, acknowledges full payment of the indebtedness by J. Scott Richards and Suzanne M richards, which said mortgage was recorded in the office of the Judge of Probate Court of Shelby County, Alabama, Real No.1999, Page No. 37693, 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 26 day of September, 2001.

This instrument was prepared by **Debbie Gilley** at 1400 South 20th Street, Birmingham, AL. 35205

David Branham
Real Estate Loan Officer
10/03/2001-42663
10:26 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CH 11.00

STATE OF ALABAMA)
JEFFERSON COUNTY)

GENERAL ACKNOWLEDGEMENT

See the second s
ounty in said State, hereby certify that
regoing instrument and who is known to me,
f the contents of the instrument, has executed
day of, 19
Public
)

STATE OF ALABAMA)
JEFFERSON COUNTY)

CORPORATE ACKNOWLEDGEMENT

I, the undersigned, Notary Public in and for said County in said State, hereby certify that David Branham, Whose name as Real Estate Loan Officer 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 26 day of September, 2001.

Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LARGE MY COMMISSION EXPIRES: Apr 18, 2004 BONDED THRU NOTARY PUBLIC UNDERWRITERS