

AUTHORITY TO CANCEL MORTGAGE

STATE OF ~~ALABAMA~~ MISSISSIPPI
COUNTY OF Lowndes

TO THE JUDGE OF PROBATE OF Shelby County, ALABAMA
this is your authority to cancel and satisfy of record that certain mortgage from
Debbie S. Robinson Snead and husband, Robert C. Snead, Jr.

in favor of First Federal Bank for Savings dated May 30, 1997

and recorded in Book 1997 at Pages 17885 of the land records
of Shelby County, Alabama, the indebtedness secured by said mortgage
having been paid in full.

WITNESS MY SIGNATURE on this the 10th day of January, ~~2000~~ 2003

NATIONAL BANK OF COMMERCE
as Corporate Successor to First Federal
Bank for Savings, Columbus, Mississippi

By: [Signature]
William H. West, Senior Vice President

ACKNOWLEDGEMENT

STATE OF MISSISSIPPI
COUNTY OF LOWNDES

I, Peggy F. Kellum, a Notary Public, in and for said County and
State, hereby certify that William H. West whose name as
Senior Vice President of NATIONAL BANK OF COMMERCE,
a Mississippi Banking 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 said instrument, he as such officer and with full authority
executed the sale voluntarily for and as the act of said corporation.

Given under my hand and official seal this 10th day of January, ~~2000~~ 2003

(SEAL)

[Signature]
Notary Public

My Commission Expires: 06/11/03