When recorded return to:

Navy Federal Credit Union

P. O. Box 3305

Merrifield, VA 22119-3305

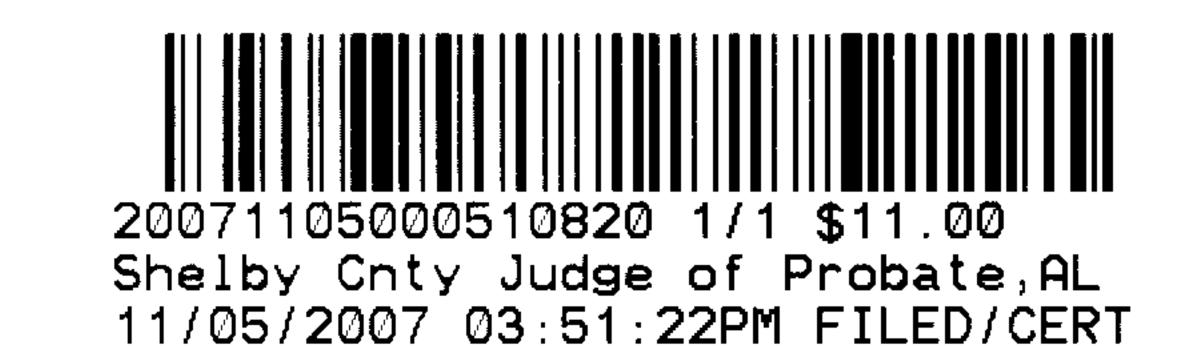
Attn: Mortgage Servicing - Payoff Dept.

Loan #: 8013318327

Investor Loan #: 8013318327

PIN/Tax ID #:
Property Address:

216 SILVER CREEK PKWY ALABASTER, AL 35007-



## MORTGAGE RELEASE, SATISFACTION, AND DISCHARGE

IN CONSIDERATION of the payment and full satisfaction of all indebtedness secured by that certain Mortgage described below, NAVY FEDERAL CREDIT UNION whose address is 820 Follin Lane, Vienna, VA 22180 being the present legal owner of said indebtedness and thereby entitled and authorized to receive said payment, does hereby release, satisfy, and discharge said Mortgage in full and does hereby consent that the same be canceled and discharged of record.

06/12/06

ALMRSD3-6

Original Mortgagor(s): KERRY J HIGGS AND LANITA HIGGS, HUSBAND AND WIFE

Original Mortgagee: NAVY FEDERAL CREDIT UNION

Loan Amount: \$10,400.00

Date of Mortgage: 03/11/2006

Date Recorded: 04/03/2006 Document #: 20060403000153370

and recorded in the official records of SHELBY County, State of Alabama affecting Real Property and more particularly described on said Mortgage referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 10/30/2007.

NAVY FEDERAL CREDIT UNION

Delana/R. Newman Assistant Treasurer

Amelia Powell \
Assistant Treasurer

State of VA

County of FAIRFAX

On this date of 10/30/2007, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Delana R. Newman and Amelia Powell, known to me (or identified to me on the basis of satisfactory evidence) that they are the Assistant Treasurer and Assistant Treasurer respectively of NAVY FEDERAL CREDIT UNION, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporation, and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

Notary Public: Cristina J. Terrazas

My Commission Expires: 07/31/2009

Document Prepared By: Cristina J Terrazas Address: 820 Follin Lane, Vienna, VA 22180

CRISTINA J. TERRAZAS

Notary Public

Commonwealth of Virginia

356731

My Commission Expires Jul 31, 2009