

THIS INSTRUMENT PREPARED IN THE OFFICE OF: ZARZAUR & SCHWARTZ,  
P.C., P.O. BOX 11366, BIRMINGHAM, AL. 35202 BY: Naomi C Ivker

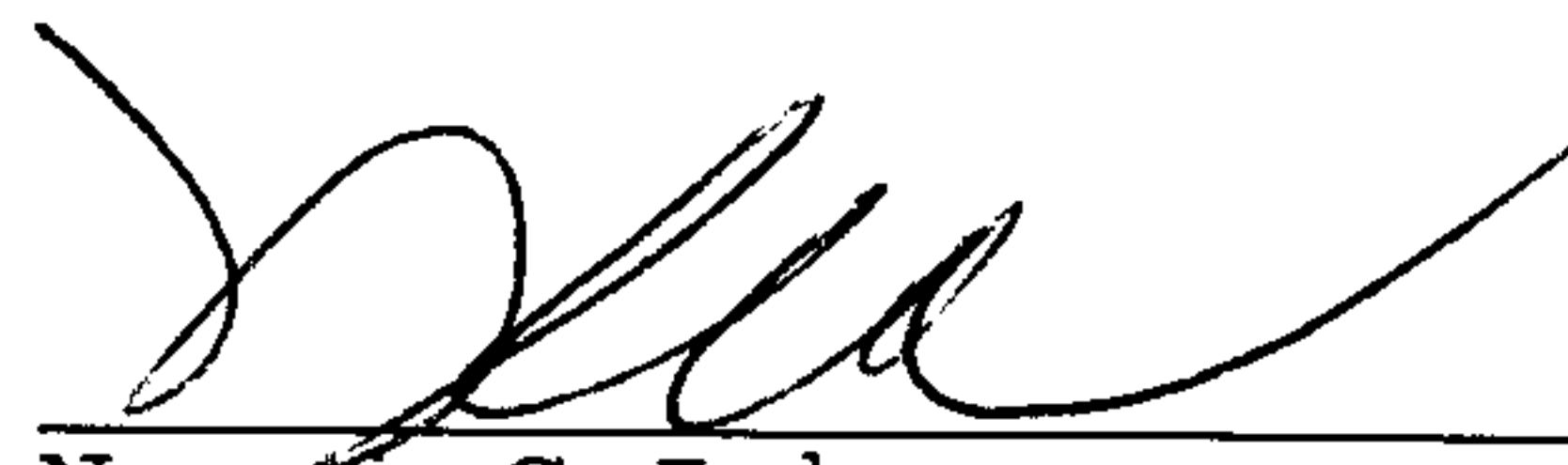
STATE OF ALABAMA)

FULL SATISFACTION OF RECORDED JUDGMENT

JEFFERSON COUNTY)

KNOW ALL MEN BY THESE PRESENTS, that, the undersigned Naomi C Ivker  
acknowledges full payment of the indebtedness secured by that  
recorded judgment executed by MBNA AMERICA BANK, N.A. and against  
M ALAN PRATER, said judgment is recorded in JUDGMENT BOOK 2005,  
PAGE 233670, in the Office of the Judge of Probate of SHELBY  
County, Alabama, and the undersigned hereby releases and satisfies  
said judgment.

In Witness Whereof, the undersigned, Naomi C Ivker has caused these  
presents to be executed September 14, 2005.



Naomi C Ivker  
Attorney At Law

STATE OF ALABAMA)

CORPORATE ACKNOWLEDGMENT

JEFFERSON COUNTY)

I, the undersigned Notary Public, in and for said County in said  
State, hereby certify that Naomi C Ivker whose name as Attorney in  
Fact of MBNA AMERICA BANK, N.A. is signed to the foregoing  
instrument and who is know to me, acknowledged before me on this  
date that being informed of the contents of this instrument, he, 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 September 14, 2005.



Notary Public  
My Commission Expires: 11/01/2008