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This instrument prepared by Paula Johnson for Associates Financial Ser.
FULL RELEASE OF MORTGAGE 2228 1st Ave No.
Birmingham Al 35203

The undersigned hereby declares that it is the true and lawful holder and owner
of the entire indebtedness fully described in and secured by that mortgage executed by
James David Pandelis and wife, Karen C. Pandelis APR 11 REC'D

of record in Vol. 399, Page 211, of the Judge of Probate's Office for
212 & 213
Shelby County Alabama, to which reference is here made, and for a valuable
consideration, the receipt and sufficiency of which is hereby acknowledged, does hereby
acknowledge the satisfaction and discharge of said mortgage. The undersigned hereby
releases and quitclaims any and all interest it may have in and to the property described
in said mortgage to said mortgagor.

By the terms of certain merger agreement heretofor filed in the Office of the
Secretary of State of Alabama and effective February 1, 1978, the Mortgagee named in
the above described mortgage is now known as Associates Financial Services Company
of Alabama, Inc.

IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed
by its duly authorized officer on this the 7th day of APRIL, 1981.

ASSOCIATES FINANCIAL SERVICES COMPANY OF ALABAMA, INC.

By [Signature]
W. T. WOOD Vice President

STATE OF GEORGIA
COUNTY AT LARGE

Rec. 1.50 1981 APR 15 AM 9:20
Ind. 1.00
2.50
JUDGE OF PROBATE

I, the undersigned, a Notary Public, in and for said County in said State, hereby
certify that W. T. WOOD, whose name as Vice President of Associates
Financial Services Company of Alabama, Inc., a corporation, is signed to the foregoing
mortgage release, and who is known to me, acknowledged before me on this day that,
being informed of the contents of said mortgage release, he, as such officer and with full
authority, executed the same voluntarily for and as the act of said corporation, on the
day the same bears date.

Given under my hand and official seal on this the 7th day of APRIL, 1981.

[Signature]
Notary Public, Georgia State at Large
My Commission Expires Feb. 23, 1982
Notary Public

My commission expires: _____

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Shelby Cnty Judge of Probate, AL
04/15/1981 12:00:00 AM FILED/CERT