RETURN TO:

This instrument was prepared by DONNA WORTHY, an employee of First Federal of Alabama, F.S.B.

First Federal of Alabama, F.S.B. P.O. Box 1388
Jasper, Alabama 35502-1388

STATE OF ALABAMA)
COUNTY OF WALKER)

SATISFACTION OF MORTGAGE

The undersigned, Federal Home Loan Mortgage Corporation ("FHLMC"), by and through its Attorney In Fact, FIRST FEDERAL OF ALABAMA, F.S.B. said Power of Attorney being recorded in Volume 175, at Page 984, in the County Probate Office shown below, does hereby acknowledge payment in full of the indebtedness secured by that certain mortgage executed to FIRST FEDERAL OF ALABAMA, F.S.B. by MICHAEL K. HOWARD & JENNIE A. HOWARD and recorded in Real Volume 189, at Page 259, and assigned to FHLMC in Real Volume 225, at Page 52, in the Probate Office of SHELBY County, Alabama, and by this instrument does hereby satisfy and discharge said mortgage in full and release from the lien of said mortgage all the property described therein.

Witness our hand and seal this the EIGHTH day of APRIL, 1994.

FEDERAL HOME LOAN MORTGAGE CORPORATION by and through its attorney in fact FIRST FEDERAL OF ALABAMA, F.S.B.

BY: Carmen a Spacke

STATE OF ALABAMA COUNTY OF WALKER CORPORATE ACKNOWLEDGEMENT

I, the undersigned, Notary Public, in and for said County in said State, hereby certify that CARMEN A. SPARKS whose name as VICE PRESIDENT of FIRST FEDERAL OF ALABAMA, F.S.B., a 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 this instrument. SHE, 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, this the EIGHTH day of APRIL, 1994.

Notary Public

My Commission Expires JUNE 10, 1997

Account Number 01 509017583

Inst # 1994-14596

05/04/1994-14596 03:01 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 001 HCD 9.50