This instruction with prepared by MUNITED TO UPP

c/o COLLATERAL MORTGAGE LTD.
1900 Crestwood Boulevard
No. BIRMINGHAM, ALABAMA 35210

KNOW ALL MEN BY THESE PRESENTS:

That FIRST FEDERAL BANK, a federal savings bank, a Corporation chartered under the laws of the United States of America, and located in Waterbury, Connecticut acting herein by

Joan A. Beresford

' its Vice President

duly authorized hereunto does hereby release and discharge a certain mortgage from Kerry R. Holt and wife, Shanna S Holt

Inst # 1994-34618

11/21/1994-34618 D1:06 PM CERTIFIED

and state the the Band Records of the dated October 11, 1993 , and State of Alabama . County of to which reference may be had; town of in Instrument #1993-32612 which mortgage was assigned to First Federal Savings and Loan Association of Waterbury by Assignment of Mortgage dated February 28, 1994 County and recorded in the Land Records of the Town of , in Vol. . Page . State of Alabama of Shelby to which reference may be had; see Change of Name Certificate from First Federal Bank, FSB dated September 9, 1991 and recorded in said land records: the note secured by said mortgage having been fully paid and satisfied.

IN WITNESS WHEREOF, it has caused its corporate name and seal to be affixed hereto this 9th day of September in the year of our Lord nineteen hundred and ninety four

Signed, Sealed and Delivered in the presence of

Mula

Laura Powers

Susan C. Scarmozzino

FIRST FEDERAL BANK, FSB

_/

Vice President

STATE OF CONNECTICUT)

COUNTY OF NEW HAVEN

SS: Waterbury

OLESAMOR

Its

Personally appeared Joan A. Beresford, Vice President

of FIRST FEDERAL BANK, a federal savings bank, Signer(s) and Sealer(s) of the foregoing Instrument, and acknowledged the same to be their free act and the free act and deed of said Corporation, before me.

Notary Public Regins Violante
My commission expires July 31, 1997