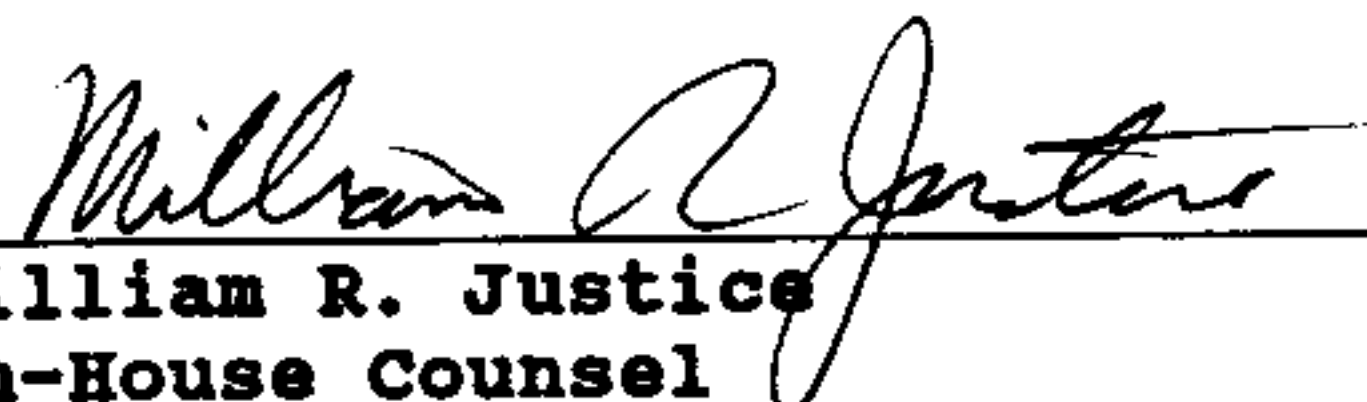


STATE OF ALABAMA
SHELBY COUNTY

FULL SATISFACTION OF RECORDED LIEN

Know All Men By These Presents, That, the undersigned First National Bank for Columbiana acknowledges full payment of the indebtedness secured by that certain Real Property mortgage executed by Jerry Pennington and wife, Pamela Pennington which said mortgage was recorded in the office of the Judge of Probate of Shelby County, Alabama, in Instrument #1992-29794 and the undersigned does further hereby release and satisfy said mortgage.

In Witness Whereof, the undersigned First National Bank of Columbiana has caused these presents to be executed this 2nd day of January, 1996.


William R. Justice
In-House Counsel

Li # 1996-00203

STATE OF ALABAMA
SHELBY COUNTY

01/03/1996-00203
03:23 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 SNA 8.50
INDIVIDUAL ACKNOWLEDGEMENT

I, the undersigned, Notary Public, in and for said County in said State, hereby certify that William R. Justice whose name as In-House Counsel for First National Bank of Columbiana, is signed to the foregoing instrument, and who are known to me, acknowledged before me on this day that, being informed of the contents of this instrument, he, as such In-House Counsel and with full authority, executed the same voluntarily for and as the act of said First National Bank of Columbiana.

Given under my hand and Official seal this 2nd day of January, 1996.


Notary Public

My Commission Expires My COMMISSION EXPIRES JULY 12, 1997

FIRST NATIONAL BANK OF COLUMBIANA
POST OFFICE BOX 977
COLUMBIANA, ALABAMA 35051