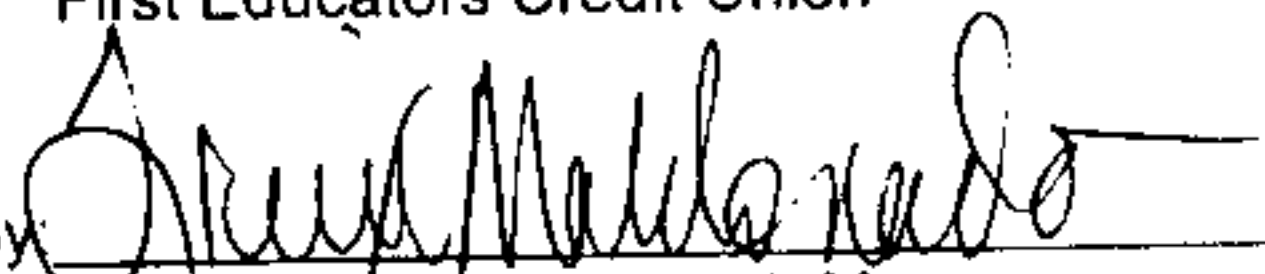


FULL SATISFACTION OF MORTGAGE

STATE OF ALABAMA ()
COUNTY OF SHELBY ()

KNOW ALL MEN BY THESE PRESENTS, That, the undersigned
First Educators Credit Union, acknowledges full payment of the indebtedness
secured by that certain mortgage executed by Paul E. Adams and Betty Jean
Adams, Husband and Wife, which said mortgage was recorded in the Office of
Judge of Probate of Shelby County, Alabama, in Instrument # 1995-22435, filed
for record on August 16, 1995, and the undersigned does further hereby release
release and satisfy said mortgage.

IN WITNESS WHEREOF, the undersigned, has caused these
presents to be executed on this the 9th day of April, 1996.

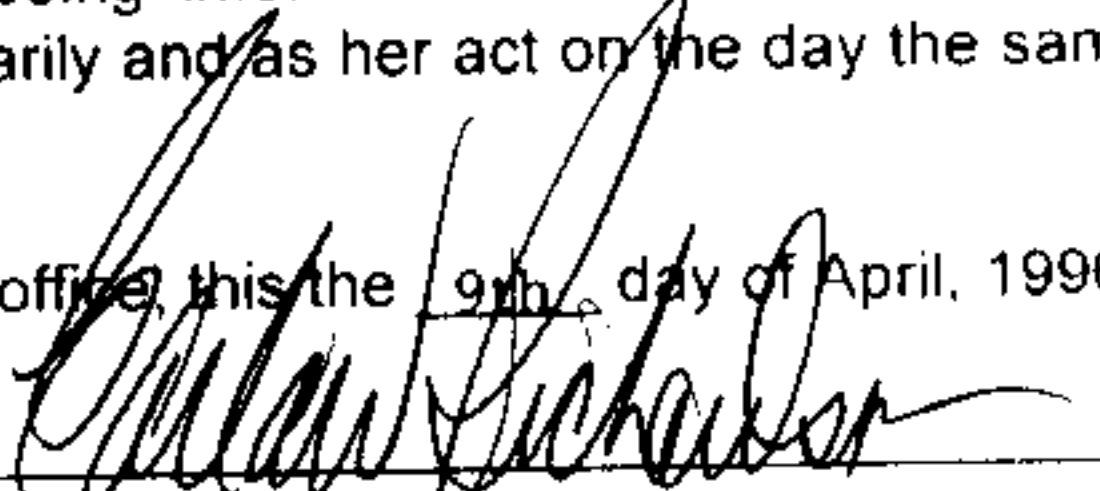
First Educators Credit Union
By 
Trixie Maldonado, Branch Manager

GENERAL ACKNOWLEDGEMENT

STATE OF ALABAMA ()
COUNTY OF CALHOUN ()

I, the undersigned authority, a Notary Public in and for said County, in said
State, hereby certify that Trixie Maldonado, Branch Manager of First Educators Credit
Union, whose name 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 has executed the same voluntarily and as her act on the day the same
bears date.

Given under my hand and seal of office, this the 9th day of April, 1996.


Notary Public

My Commission Expires: 11-25-99

Inst # 1996-11967

04/12/1996-11967
11:59 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50

Inst # 1996-11967