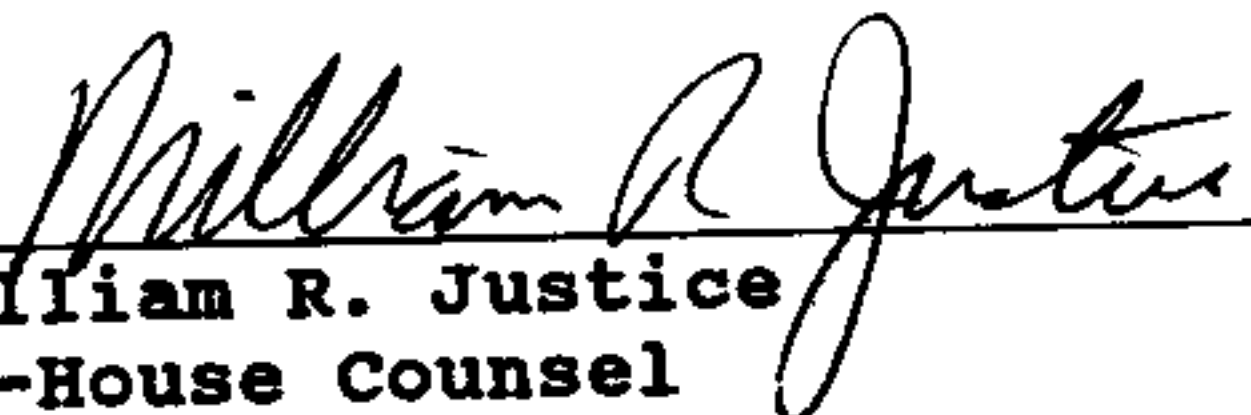


STATE OF ALABAMA
SHELBY COUNTY

FULL SATISFACTION OF RECORDED LIEN

Know All Men By These Presents, That, the undersigned First National Bank of Columbiana acknowledges full payment of the indebtedness secured by that certain Real Property mortgage executed by Charles A. Gay and wife, Jane A. Gay which said mortgage was recorded in the office of the Judge of Probate of Shelby County, Alabama, in Instrument #1993-37693 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 13th day of May, 1996.


William R. Justice
In-House Counsel


Inst # 1996-15879

STATE OF ALABAMA
SHELBY COUNTY

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 13th day of May, 1996.


Notary Public

MY COMMISSION EXPIRES JULY 12, 1997

My Commission Expires _____

FIRST NATIONAL BANK OF COLUMBIANA
POST OFFICE BOX 977
COLUMBIANA, ALABAMA 36051

05/15/1996-15879
02:47 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50