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 J. Anthony Joseph and wife, Carolyn Joseph which said mortgage was recorded in the office of the Judge of Probate of Shelby County, Alabama, in Instrument #1995-19666 and Instrument #1995-04561 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 5044 day of May, 1996.

> William R. Justice In-House Counsel

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 30t day of May, 1996.

My Commission Expires _

10:24 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE

ODI HED

06/11/1996-18877