

STATE OF ALABAMA
JEFFERSON COUNTY

FULL SATISFACTION OF RECORDED LIEN

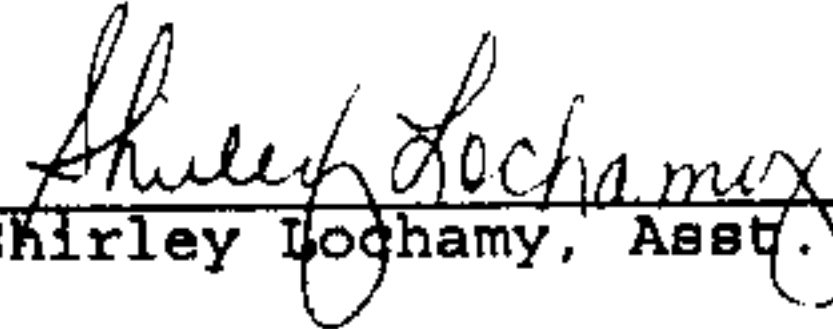
Know All Men By These Presents, That, the undersigned America's First Federal Credit Union, formerly America's First Credit Union, formerly Iron and Steel Credit Union, acknowledges full payment of the indebtedness secured by that certain (Real Property) (Personal Property) mortgage executed by

JIMMY L. RAY, A SINGLE MAN

which said mortgage was recorded in the office of the Judge of Probate Court of SHELBY County, Alabama, in INSTRUMENT 1993-23255, and the undersigned does further hereby release and satisfy said mortgage.

In Witness Whereof, the undersigned, America's First Federal Credit Union, formerly America's First Credit Union, formerly Iron and Steel Credit Union, has caused these presents to be executed this 21st day of February, 1997.

America's First Federal Credit Union, formerly
America's First Credit Union, formerly
Iron and Steel Credit Union


Shirley Lochamy, Asst. V.P. Real Estate

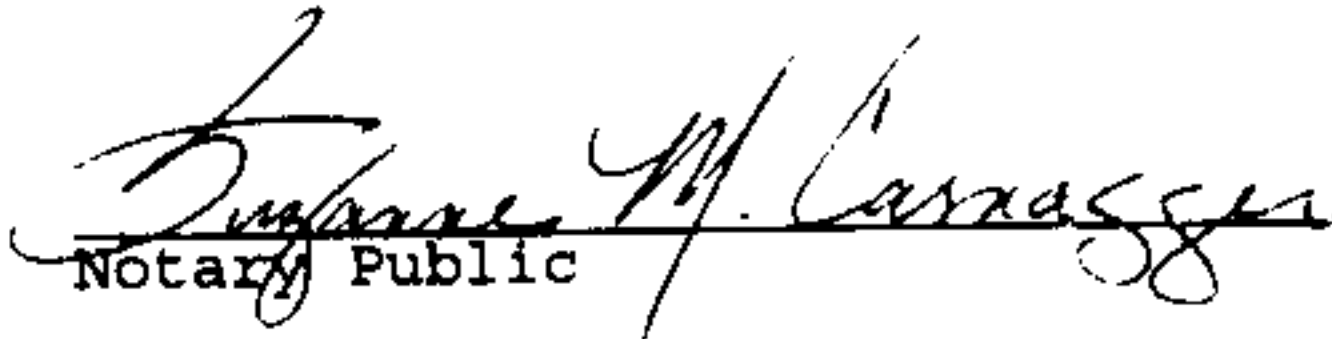
03/06/1997-06948
09:45 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 SW 8.50

STATE OF ALABAMA
JEFFERSON COUNTY

CORPORATE ACKNOWLEDGEMENT

I, the undersigned, Notary Public, in and for said County in said State, hereby certify that Shirley Lochamy, whose name as AVP, Real Estate of America's First Federal Credit Union, formerly America's First Credit Union, formerly Iron and Steel Credit Union, 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 the instrument, she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and Official seal this 21st day of February, 1997.


Notary Public