STATE OF ALABAMA)

SHELBY COUNTY)

KNOW ALL MEN BY THESE PRESENTS, That, the undersigned, APCO EMPLOYEES CREDIT UNION, acknowledges full payment of the indebtedness secured by that certain (Real Property) (Personal Property) mortgage executed by Robert M. Cheney and Karen S. Cheney which said mortgage was recorded in the office of the Judge of Probate of Shelby County, Alabama, in Book No. 210, Page No. 120, and the undersigned does further hereby release and satisfy said mortgage.

IN WITNESS WHEREOF, the undersigned, APCO EMPLOYEES CREDIT UNION, has caused these presents to be executed this the 12th day of June, 1997.

APCO EMPLOYEES CREDIT UNION

BETTY J. TYLER, LOAN ADJUSTER

STATE OF ALABAMA)

CORPORATE ACKNOWLEDGMENT

JEFFERSON COUNTY)

I, the undersigned, Notary Public, in and for said County in said State, hereby certify that Betty J. Tyler whose name, as Loan Adjuster of APCO

EMPLOYEES CREDIT UNION, a corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me 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 the 12th day of June, 1997.

My commissions expires:

9.2595

NOTARY PUBLIC

This Instrument prepared by:

Betty J. Tyler, Loan Adjuster APCO EMPLOYEES CREDIT UNION 1608 7th Avenue, North Birmingham, AL 35203