STATE OF ALABAMA)   FULL SATISFACTION OF RECORDED LIEN
JEFFERSON COUNTY)

Know All Men By These Presents, that the undersigned, **UNIVERSITY FEDERAL CREDIT UNION**, acknowledges full payment of the indebtedness by Roger F. Cartwright and wife, Kathleen A. Cartwright, which said mortgage was recorded in the office of the Judge of Probate Court of Shelby County, Alabama, Real No. 1933, Page No. 06356, and the undersigned does further hereby release and satisfy said mortgage.

In Witness Whereof, the undersigned **UNIVERSITY FEDERAL CREDIT UNION** has caused these presents to be executed this 16 day of May, 1997.

This instrument was prepared by   UNIVERSITY FEDERAL CREDIT UNION
MEREDITH ANDERSON at
1400 South 20th Street,   _David Branham_
Birmingham, AL. 35205   David Branham
and sent to Shelby County   Real Estate Loan Officer

Inst # 1997-18816

06/16/1997-18816
12:32 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 SNA   8.50

STATE OF ALABAMA)   GENERAL ACKNOWLEDGEMENT
JEFFERSON COUNTY)

I, the undersigned, Notary Public in and for said County in said State, hereby certify that _____
_____, 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 the instrument, has executed the same voluntarily on the day the same bears date.

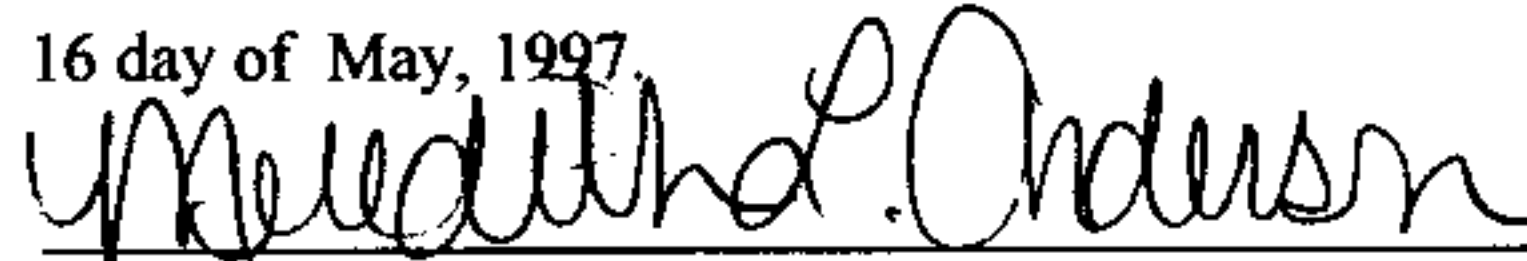Given under my hand and seal this _____day of_____, 19____.

_____
Notary Public

STATE OF ALABAMA)   CORPORATE ACKNOWLEDGEMENT
JEFFERSON COUNTY)

I, the undersigned, Notary Public in and for said County in said State, hereby certify that David Branham, Whose name as Real Estate Loan Officer of **UNIVERSITY FEDERAL 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, he, as such officer and with full authority, executed the same voluntarily for and as the act of said **UNIVERSITY FEDERAL CREDIT UNION**.

Given under my hand and Official seal this 16 day of May, 1997.   _Meredith L. Anderson_
                                                                    Notary Public

MY COMMISSION EXPIRES FEBRUARY 7, 2000