Know All Men By These Presents, That, the undersigned First National Bank of Shelby County formerly known as First National Bank of Columbiana acknowledges full payment of the indebtedness secured by that certain Real Property mortgage executed by Ronald L. Watkins and wife, Lynn D. Watkins which said mortgage was recorded in the office of the Judge of Probate of Shelby County, Alabama, in Instrument Number 1996-08647 and the undersigned does further hereby release and satisfy said mortgage.

In Witness Whereof, the undersigned, First National Bank of Shelby County has caused these presents to be executed this 18th day of August, 1997.

FIRST NATIONAL BANK OF SHELBY COUNTY

William R. Justice

STATE OF ALABAMA SHELBY COUNTY CORPORATE ACKNOWIE DE PROBATE
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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 of First National Bank of Shelby County a corporation, 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 this instrument, he/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 18th day of August, 1997.

Notary Public

My Commission Expires 6-7-00

PIRCT NATIONAL BANK OF COLUMBIANA
POST OFFICE BOX 977
COLUMBIANA, ALABAMA 35957