SATISFACTION AND RELEASE OF MORTGAGE

The undersigned, SouthTrust Bank, National Associations, acknowledges full payment of the debtedness secured by this certain mortgage(s) execute to it by Michael L. Howard and wife, Annette B. Howard

date(s of April 9, 1996

and recorded in the Probate Office Shelby County, Alabama, in Instrument #1996-19929

and, as owner of said mortgage(s), does hereby release, satisfy and discharge said mortgage(s).

IN WITNESS WHEREOF, SouthTrust Bank, National Association has caused this instrument to be executed by its duly authorized officer as of the 6th

day of February, 1998

South Frust Bank, National Association

Its Assistant Vice-President,

(Title)

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SHELBY COUNTY

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Marie Thompson,

whose name

as Assistant Vice-President

of SouthTrust Bank,

National Association, 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/she as such officer and with full authority, executed the same voluntarily for and as the act of said national banking association.

Given under my hand and official seal this the 6th day of February,

1998.

Notary Public

My Commission Expires January 30, 2001.

SouthTrust Bank /Loan Documents/Paid Outs

Birmingham, Alabama

This instrument was prepared by Janice Adams-Marshall Document Loan Department Birmingham, Alabama 35201

Acct #95-142-030

Branch 312

1997 //