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 James R. Efferson and wife, Mavis A. Efferson

date (s) of

June 28, 1994

and recorded in the Probate Office Shelby county, Alabama, Instrument # 1994-25054

in

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 11th

day of March, 1998

South Frast Bank, National Association

Assistant Vice-President,

(Titie)

-866

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 11th day of March,

1998.

Notary Public

My Commission Expires April 14, 1999

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

SouthTrust Bank /Loan Documents/Paid Outs

Birmingham, Alabama

ACCT. #95-716-263

Branch 338

01/11/98 P/0