STATE OF ALABAMA

JEFFERSON COUNTY

FULL SATISFACTION OF RECORDED LIEN

Know All Men By These Presents, That, the undersigned America's First Federal Credit Union, formerly America's First Credit Union, formerly, Iron and Steel Credit Union, is the holder and owner of the following described Mortgage(s) of record in the office of the Probate Judge of SHELBY County, Alabama, to-wit:

NAME OF MORTGAGOR (S)

VOLUME PAGE

VANESSA JOINER HAND AND WARREN SCOTT HAND WIFE AND HUSBAND 1996/31628

Inst # 1998-27870

07/22/1998-27870 11:31 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 9.50

WHEREAS, the indebtedness secured by each of said mortgages has been paid to the undersigned in full.

NOW, THEREFORE, the undersigned, America's First Federal Credit Union, does hereby acknowledge satisfaction and payment in full of said indebtedness, and hereby releases and discharges the property described in each of said mortgages from the lien of same.

IN WITNESS, WHEREOF, the said America's First Federal Credit Union, formerly America's First Credit Union, formerly Iron and Steel Credit Union has caused these presents to be executed this 6th day of July, 1998.

> America's First Federal Credit Union, formerly America's First Credit Union, formerly Iron and Steel Credit Union

Shirley Lochamy

Asst. V.P., Real Estate Lending

STATE OF ALABAMA

JEFFERSON COUNTY

CORPORATE ACKNOWLEDGEMENT

I, the undersigned, Notary Public, in and for said County in said State, hereby certify that Shirley Lochamy, whose name as Asst. V.P. Real Estate Lending of America's First Federal Credit Union, formerly America's First Credit Union, formerly Iron and Steel 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, 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 6th day of July, 1998.

THIS INSTRUMENT WAS PREPARED BY AMERICA'S FIRST CREDIT UNION 1200 - 4th AVE., N., B'HAM, AL 35202

Notary Public