PREPARED BY AND RETURN TO:

First Tennessee Bank P.O. Box 132 Memphis, TN 38101 ACCT 4458370392106841

SATISFACTION OF MORTGAGE

TO THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA

You are hereby authorized and requested to enter satisfaction of and cancel of record a certain MORTGAGE executed by KENNETH W. SPONDER AND CINDY L. SPONDER to First Tennessee Bank National Association and recorded on Page 18121 of Book Number 1995 of the Record of Deeds or Deeds of Trust in your office.

This 27 day of APRIL 1999.

FIRST-TENNESSEE BANK N.A. MEMPHIS

By:

Loan Operations

STATE OF TENNESSEE COUNTY OF SHELBY

Personally appeared before me, the undersigned authority in and said County and State, the within named JOANNA ABBOTT, Loan Operations Manager, who acknowledged that she signed and delivered the foregoing instrument on the day and year therein mentioned, as her act and deed.

Given under my hand and official seal, this 27 day of APRIL, 1999

Prepared by:

Witnessed by:

OPERATIONS OFFIC

Notary Public