

STATE OF ALABAMA)
JEFFERSON COUNTY)

WHEREAS, First Federal Savings and Loan Association of Bessemer changed its name to First Federal Savings Bank effective June 18, 1991,

WHEREAS, the hereinafter named Mortgagors did heretofore execute mortgages to the First Federal Savings and Loan Association of Bessemer, the same being of record respectively in the Office of the Judge of Probate of Shelby County, Alabama, in the volume and at the page set opposite the name of the Mortgagor as follows:

NAME OF MORTGAGOR	LOAN NUMBER	VOLUME/PAGE or INSTRUMENT NO.
Beard, Walter B. & Bertha	4-972282	1997-30528
D & L Homes, Inc. an Ala. Corp.	4-12-970476	1999-25792
Ev'ning Shade Builders, LLC	1-12-942119	1999-30267
Hammick, James Hunter & Candice	2-906914	1999-06467
Neugent, Brent & Bridgett	2-12-904925	1998-00270

and,

WHEREAS, the indebtedness secured by each of said mortgages, together with any advances which may have been made thereunder, has now been fully paid.

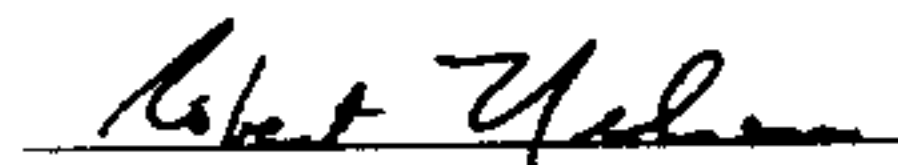
NOW, THEREFORE, the undersigned First Federal Savings Bank does hereby acknowledge full payment and satisfaction of the indebtednesses secured by each of the foregoing described mortgages and does hereby release and discharge the real estate described in each from the lien of the respective mortgages.

IN WITNESS WHEREOF, First Federal Savings Bank has caused this instrument to be executed by its duly authorized officer on this 7th day of October, 1999.

FIRST FEDERAL SAVINGS BANK, FORMERLY
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF BESSEMER


Jim Smith, Vice President

ATTEST:



Inst # 1999-42633

STATE OF ALABAMA)
JEFFERSON COUNTY)

10/14/1999-42633
09:28 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 SMA 12.50

I, the undersigned authority, a Notary Public, in and for said County, in said State, hereby certify that Jim Smith whose name as Vice President of the First Federal Savings Bank, a corporation, is signed to the foregoing release, and who is known to me, acknowledged before me on this day that, being informed of the content of said instrument, he, 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 7th day of October, 1999.


AS NOTARY PUBLIC

MY COMMISSION EXPIRES FEBRUARY 8, 2003

PREPARED BY: Jim Smith
First Federal Savings Bank
1630 Fourth Avenue North
Bessemer, Alabama 35020

STONE, PATTON, KIERCE & FREEMAN
POST OFFICE BOX 237
BESSEMER, ALABAMA 35021