FULL SATISFACTION OF RECORDED LIEN

Known All Men By These Presents, That, the undersigned Merrill Lynch Credit Corporation, acknowledges John G. Todd and Elaine Y. Todd O. John full payment of the indebtedness secured by that certain real property mortgage executed by Kullanian was killedness which said mortgage was recorded in the office of the Judge of Probate Court of Shelby County, Alabama, in mortgage Book No. n/a, Page n/a, Instrument 97-03289 and the undersigned does further hereby release and satisfy said mortgage.

In Witness Whereof, the undersigned, Valerie Patrick, Asst. Vice President has caused these presents to be executed

Merrill Lynch Credit Corporation

Valerie Patrick, Asst. Vice President

STATE OF FLORIDA) COUNTY OF DUVAL)

I, the undersigned, Notary Public, in and for said County in said State, hereby certify that Valerie Patrick, whose name as Asst. Vice President of Merrill Lynch Credit Corporation, a Delaware corporation, is signed to the foregoing instrument, and who is personally 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 12 day of _____

1999.

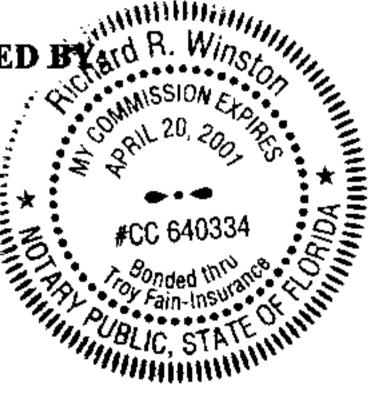
Notary Public, State of Florida

WHEN RECORDED, RETURN TO: John and Elaine Todd 6050 Rosemont Road Birmingham, AL 35242

Account No.: 2774057

THIS INSTRUMENT PREPARED I Created by Richard R. Winston Merrill Lynch Credit Corporation

4802 Deer Lake Drive East Jacksonville, FL 32246-6484



Inst * 1999-47682

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