

STATE OF ALABAMA

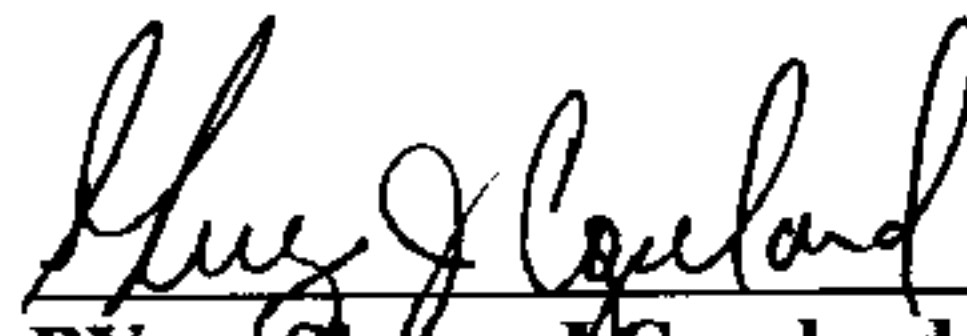
COUNTY OF SHELBY

FULL SATISFACTION OF RECORDED LIEN

KNOW ALL MEN BY THESE PRESENTS, that the undersigned COVENANT BANK, acknowledges full payment of the indebtedness secured by that certain mortgage executed by JOEL HOWARD AND KAREN HOWARD to Covenant Bank which mortgage was recorded in the office of the Judge of Probate Office of SHELBY County, Alabama, in Instrument #1999.32423 and the undersigned does further hereby release and satisfy said mortgage.

IN WITNESS WHEREOF, the undersigned Sherry J Copeland, A Vice President and Branch Manager has caused these presents to be executed this 22th day of December, 1999.

COVENANT BANK



BY: Sherry J Copeland

ITS: A Vice President/Branch Mgr.

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned authority, a Notary Public, in and for said county in said State, hereby certify that Sherry J Copeland who came as Asst. Vice President/Branch Manager of COVENANT BANK, a Corporation, 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 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 22th day of December, 1999.


NOTARY PUBLIC

My Commission Expires: 2-9-2000

Inst # 1999-52122

12/29/1999-52122

07:12 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

001 NWS

8.50

Inst # 1999-52122