SATISFACTION AND RELEASE OF MORTGAGE

The undersigned, SouthTrust Bank, N.A., acknowledgeges full payment of the debtedness secured by this certain mortgage(s) executed to it by RAYMOND DOUGLAS HOWARD AND DARLENE HOWARD, HUSBAND AND WIFE, under the date(s) of SEPTEMBER 5, 1997 and recorded in the Probate Office of SHELBY County, ALABAMA, in INSTRUMENT #: 1997-33635 as owner of said Mortgage(s), does hereby release, satisfy and discharge said mortgage(s).

IN WITNESS WHEREOF, SouthTrust Bank, N.A. has caused this instrument to be executed by its duly authorized officer as of the 6TH day of APRIL, 2000.

SouthTrust Bank, N.A.

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that MYRA B. RAY as ASSISTANT VICE PRESIDENT whose name of SouthTrust Bank, N.A. , 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/she as such officer and with full authority, executed the same voluntarily for and as the act of said national banking association.

Given under my hand and official seal this the 6TH day of APRIL, 2000.

This instrument was prepared by:

Notary Public

ERICA SALYERS

Document Management

SouthTrust Bank, N.A.

P.O. Box 2233

Birmingham, AL 35201

MY COMMISSION EXPIRES NOVEMBER 12, 2003

SouthTrust Bank Mtg/Loan Dept.

P.O. Box 2233

Birmingham, AL 35210

Acct #: 95423696

Branch:

P/O Date: 4.4.00

04/26/2000-13588 11:15 AM CERTIFIED SHELDY COUNTY JUDGE OF PROBATE 001 MMS