RETURN TO:

This instrument was prepared by KIM SARGENT, an employee of Pinnacle Bank

Pinnacle Bank P.O. Box 1388 Jasper, Alabama 35502-1388

STATE OF ALABAMA COUNTY OF WALKER

SATISFACTION OF MORTGAGE

We the undersigned PINNACLE BANK, formerly FIRST FEDERAL OF ALABAMA F.S.B., do hereby acknowledge payment in full of the indebtedness secured by that certain mortgage executed to us by JOHNNY B GARDINER AND VICKI M GARDINER and recorded in Real Volume 125, at Page 123, in the Probate Office of SHELBY County, Alabama, and by this instrument do hereby satisfy and discharge said mortgage in full and release from the lien of said mortgage all the property described therein.

Witness our hand and seal this the 1ST day of SEPTEMBER, 2000.

PINNACLE BANK

BY: Carmen & Sparker

STATE OF ALABAMA COUNTY OF WALKER CORPORATE ACKNOWLEDGEMENT

I, the undersigned, Notary Public, in and for said County in said State, hereby certify that CARMEN A SPARKS whose name as VICE PRESIDENT of PINNACLE 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 this instrument, SHE, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under by hand and Official Seal, this the 1ST day of SEPTEMBER, 2000.

Notary Public

My Commission Expires JUNE 10, 2002

Account Number 01 509013377

Inst # 2000-35493

10/11/2000-35493 10:11 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE

001 HMB 11.00