

STATE OF ALABAMA
JEFFERSON COUNTY

FULL SATISFACTION OF RECORDED LIEN

Know All Men By These Presents, That, the undersigned **First Federal of the South**,
Acknowledges full payment of the indebtedness secured by that certain (Real Property) mortgage
Executed by Ronnie Kolniak and Judy D. Kolniak which said mortgage
was recorded in the office of the Judge of Probate Court of Shelby County,
Alabama, In Book Number 2000, Page Number 15517, and the undersigned does
further hereby release and satisfy mortgage.

In Witness Whereof, the undersigned, **First Federal of the South**, has caused these
presents to be executed this 7th day of February, 2001.

FIRST FEDERAL OF THE SOUTH

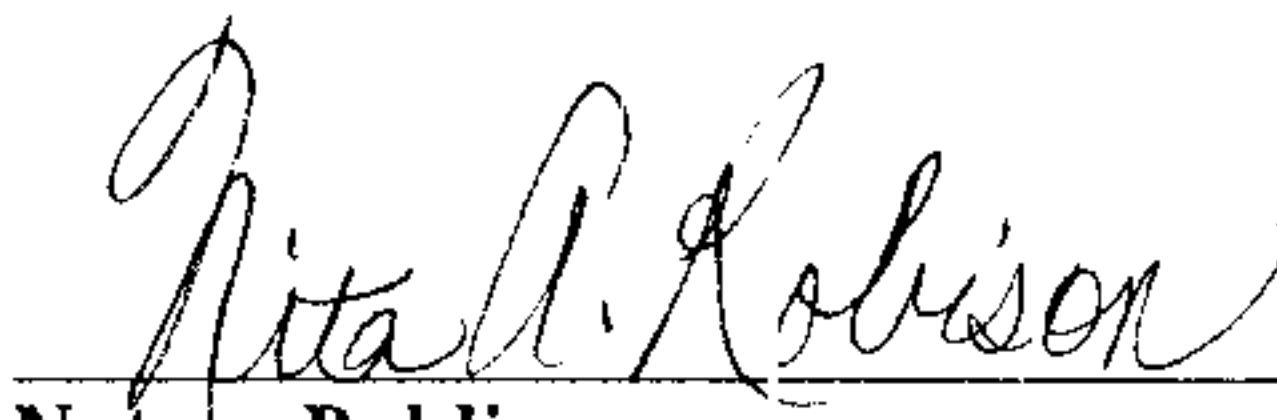

MARGIE R. BRYANT,
ASSISTANT VICE PRESIDENT

STATE OF ALABAMA
JEFFERSON COUNTY

CORPORATE ACKNOWLEDGEMENT

I, the undersigned Notary Public, in and for said County in said State, hereby certify that
Margie R. Bryant, whose name as **Assistant Vice President of First Federal of the South**, 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, 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 7th day of February, 2001.


Notary Public
My Commission Expires: 02/13/2002

Prepared by: **First Federal of the South**
3055 Lorna Road, Suite 10
Birmingham, Alabama 35216

02/09/2001-04763
10:42 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 HMB 11.00
Inst # 2001-04763