STATE OF ALABAMA

COUNTY OF Jefferson

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 JAMES W BALLARD AND JOAN P BALLARD to Covenant Bank which mortgage was recorded in the office of the Judge of Probate Office of SHELBY County, Alabama, in Instrument No.2000-45500 and the undersigned does further hereby release and satisfy said mortgage.

IN WITNESS WHEREOF, the undersigned Jeff Jackson, Vice President/Branch Manager has caused these presents to be executed this 7th day of JANUARY, 2002.

COVENANT BANK

BY: Jeff Jackson

ITS: Vice President/Branch Manager

STATE OF ALABAMA COUNTY OF JEFFERSON

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I, the undersigned authority, a Notary Public, in and for said county in said State, hereby certify that Jeff Jackson whose name as 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 that same voluntarily for and as the act of said corporation.

Given under my hand and Official seal this 7th day of JANUARY, 2002.

NOTARY PUBLIC

My commission expires: 4160

O1/11/2002-02028

10:15 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

11.00

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