

STATE OF ALABAMA
COUNTY OF Shelby

LOAN# 7007120474
RELEASE, SATISFACTION & DISCHARGE OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS: That the debt secured by that certain mortgage executed by **Vadus L. Beard, Jr. and Mary T. Beard, husband and wife** in favor of **FIRST FEDERAL BANK**, December 19, 1996, and recorded in the office of Probate Judge, **Shelby County, Alabama** in Instrument 1996-42602 has been paid in full. The undersigned does hereby release from the lien and operation of said mortgage all of the property described therein.

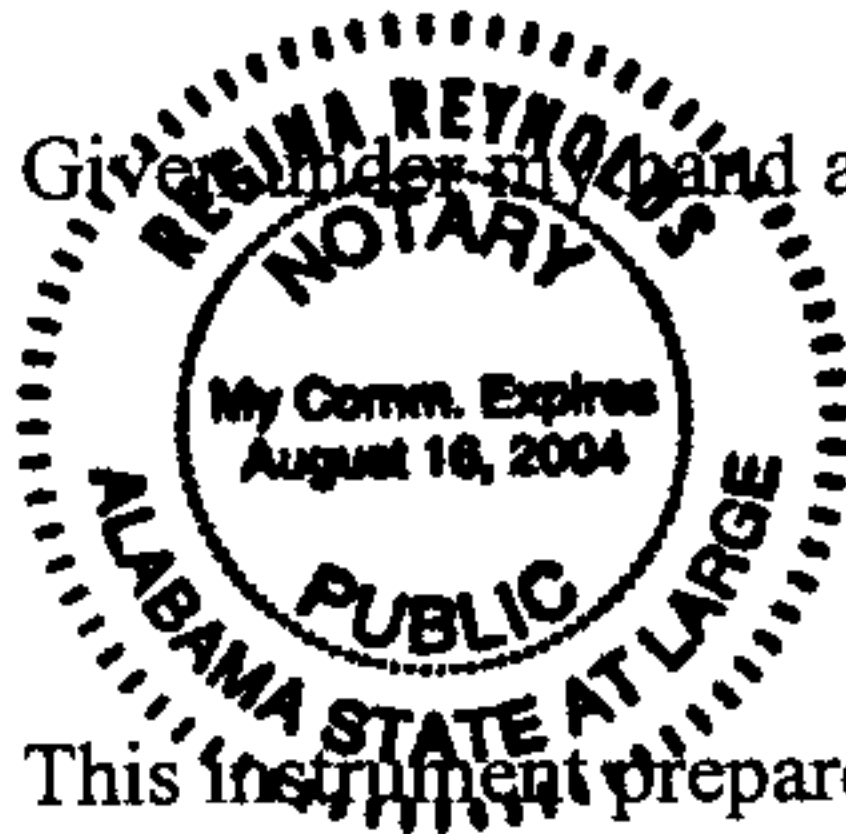
IN WITNESS WHEREOF the undersigned has caused the presents to be executed this 15th Day of January, 2002.

FIRST FEDERAL BANK



Cecil A. Turnipseed
Vice President/Mortgage Loans

STATE OF ALABAMA
COUNTY OF TUSCALOOSA

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Cecil A. Turnipseed, whose name as Vice President/ Mortgage Loans for FIRST FEDERAL BANK is signed to the foregoing instrument, and is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he executed the same voluntarily, with full authority of said Bank, on the day the same bears date.



Given under my hand and official seal this 15th Day of January, 2002.


NOTARY PUBLIC
My Commission Expires: August 16, 2004

This instrument prepared by: Regina Reynolds
FIRST FEDERAL BANK
1300 McFarland Blvd. N. E.
Tuscaloosa, Alabama 35406

01/18/2002-03351
12:03 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 KEL 11.00

Inst # 2002-03351