

MORTGAGE RELEASE, SATISFACTION AND DISCHARGE

IN CONSIDERATION of the payment and full satisfaction of all indebtedness secured by that certain Mortgagee described below, the undersigned, being the present legal owner of said indebtedness and thereby entitled and authorized to receive said payment, does hereby release, satisfy and discharge said Mortgage in full and does hereby consent that the same be cancelled and discharged of record.

1st Party: Larry L Mackall & Onnie D Dickerson III
Mortgagee: Roslyn National Mortgage Corporation
Loan Amount: \$240,000.00
Date of Mortgage: July 12, 1999
Instrument #: 1999-30171

Address of Mortgaged premises: 163 Valley View Lane Indian Springs AL 35124.

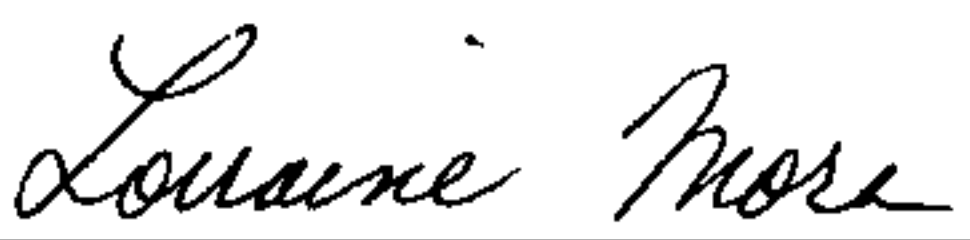
Assignment of Mortgage to VNB Mortgage Services, Inc. dated July 12, 1999 was recorded January 18, 2000 as Instrument #2000-01783.

AND AFFECTING REAL PROPERTY AND MORE PARTICULARLY DESCRIBED ON SAID DEED OF TRUST OR MORTGAGE REFERRED TO HEREIN

And recorded in the records of Shelby County, State of Alabama.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on January 23, 2002.

VNB MORTGAGE SERVICES, INC.


Witness: Lorraine Mora

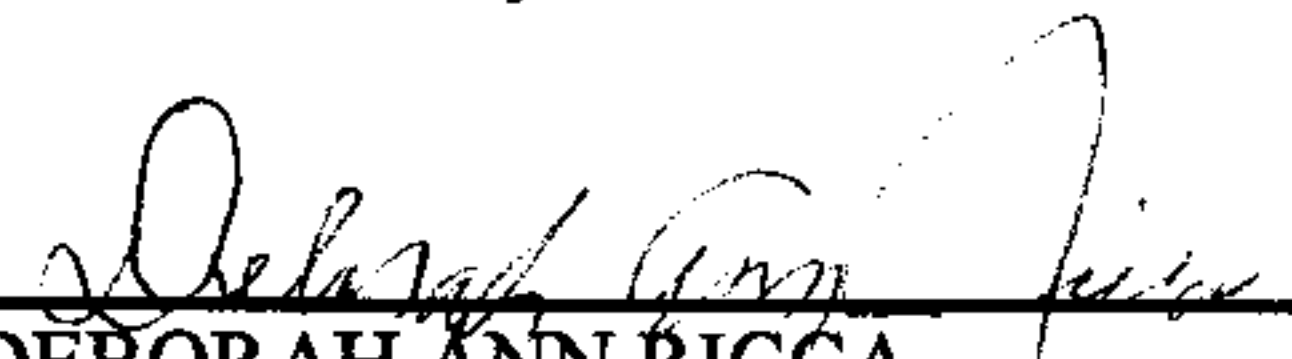

Thomas Sparkes
Senior Vice President


Witness: Tao Li


Donna Finck
Vice President

STATE OF NEW JERSEY
COUNTY OF PASSAIC

I, the undersigned authority, a Notary Public duly commissioned and qualified in and for the State and County aforesaid, hereby certify that Thomas Sparkes, whose name as SENIOR VICE PRESIDENT of VNB MORTGAGE SERVICES, INC., at 1460 Valley Road in Wayne NJ 07470, who is personally known to me, acknowledged before me on this day that, being informed of the contents of said instrument, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation. Given under my hand this the 23rd day of January 2002.


DEBORAH ANN RICCA
NOTARY PUBLIC OF NEW JERSEY
MY COMMISSION EXPIRES DECEMBER 6, 2003.

Document Prepared by: D. Ricca

Inst. # 2002-07224

02/12/2002-07224
09:53 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CH 11.00