SATISFACTION AND RELEASE OF MORTGAGE

The undersigned, The Bank, acknowledges full payment of the

Debtedness secured by this certain mortgage(s) executed to it

JERRY R. HIGDON SR & REBECCA L. HIGDON By Under date(s) of 2/14/01in the Probate Office of SHELBY County, Alabama, in 2001/13922 COUNTY COURTHOUSE and, as owner of said mortgage(s), does hereby release, satisfy and Discharge(s). 3820 KINROSS DRIVE BIRMINGHAM, AL 35242

Said mortgage

IN WITNESS WHEREOF, The Bank, has caused this instrument to be executed by its duly

Authorized officer as the day of Opiil 22, 2002

(STATE OF ALABAMA)

(JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that **DAVID MAYS** whose name as SVP

Of The Bank, is signed to the foregoing instrument, and who is know to me, acknowledged before me On this day that, being informed of the contents of the instrument, he/she as such officer and with full Authority executed the same voluntarily for and as the act of said national banking association.

Given under my have and official seal this the day of

Notary Public

My Commission Expires

This instrument was prepared by

The Bank Mtg./Loan 17 North Twentieth Street Birmingham, Alabama 35203 KATHY O. DAVENPORT

ACCT# 60024985 BRANCH# 26

P/O DATE 1/22/02

and the second second

04/24/2002-18975 09:08 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE 11.00 DOI HSB