

STATE OF ALABAMA
SATISFACTION OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS that FIRST FRANKLIN FINANCIAL CORPORATION holder of a certain mortgage, whose parties, dates and recording information are below, does hereby acknowledge that is has received full payment and satisfaction of the same, and in consideration thereof, does hereby cancel and discharge said mortgage.

**ORIGINAL MORTGAGOR: JEFFREY R COTTON AND TONYA S COTTON,
HUSBAND AND WIFE**

ORIGINAL MORTGAGEE: FIRST FRANKLIN FINANCIAL CORPORATION

DATED: MARCH 3, 2000

DATE RECORDED: MARCH 20, 2000

BOOK & PAGE: INSTR# 2000-08689

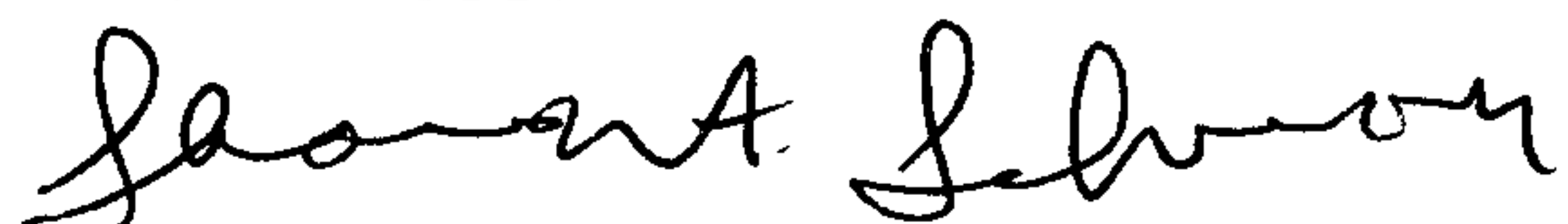
PROPERTY ADDRESS: 24 JETTY CIRCLE, SHELBY, ALABAMA 35143

COUNTY:SHELBY

STATE: ALABAMA

IN WITNESS WHEREOF, FIRST FRANKLIN FINANCIAL CORPORATION by the officer duly authorized, has duly executed the forgoing instrument on JANUARY 28, 2002.

**FIRST FRANKLIN FINANCIAL
CORPORATION**

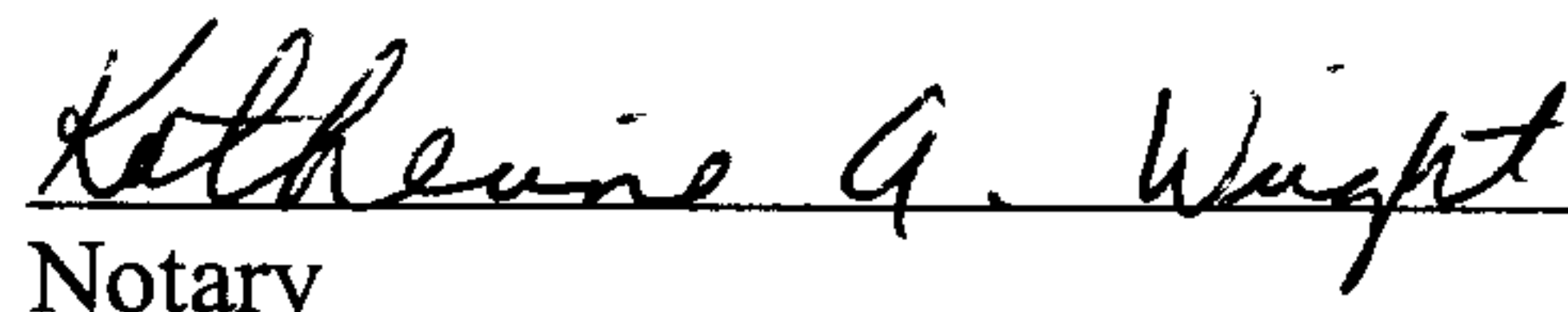


**SHARON A SCHWAN, ASSISTANT
VICE PRESIDENT**

STATE OF PENNSYLVANIA
COUNTY OF ALLEGHENY:

I, Katherine A. Wright, a Notary, in and for said County in said State, hereby certify that SHARON A SCHWAN whose name as ASSISTANT VICE PRESIDENT OF FIRST FRANKLIN FINANCIAL CORPORTION, is signed to the forgoing conveyance and who is known to me, acknowledge before me on this day that, being informed of the contents on the conveyance, she, as such officer and with full authority, executed the same voluntarily for and as the act of said. corporation.

Given under my hand this JANUARY 28, 2002



Notary

my commission expired:

record & return to:

FIRST FRANKLIN FINANIAL CORP
IDC 23-551

P.O. Box 1838

Pittsburgh PA 15230

prepared by: K. Wright
K WRIGHT

Acct; 1004019477 po date 12/28/01

