

LOAN/ 7070177182

STATE OF ALABAMA
COUNTY OF SHELBY

RELEASE, SATISFACTION & DISCHARGE OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS: That the debt secured by that certain mortgage executed by James R. Pennington and Jacqueline D. Pennington husband and wife in favor of FIRST FEDERAL BANK, dated May 31, 2000 and recorded in the Office of the Judge of Probate of Shelby County, Alabama, at official records Instrument/ 2000-18045 has been paid in full. The undersigned does hereby release from the lien and operation of said mortgage all of the property described therein:

Lot 135, according to the survey of Brook Highland , 4th Sector, as recorded in Map Book 13, Page 12 "A&B", in the Probate office of Shelby County, Alabama.

IN WITNESS WHEREOF the undersigned has caused these presents to be executed this 2nd Day of July 2002.

FIRST FEDERAL BANK

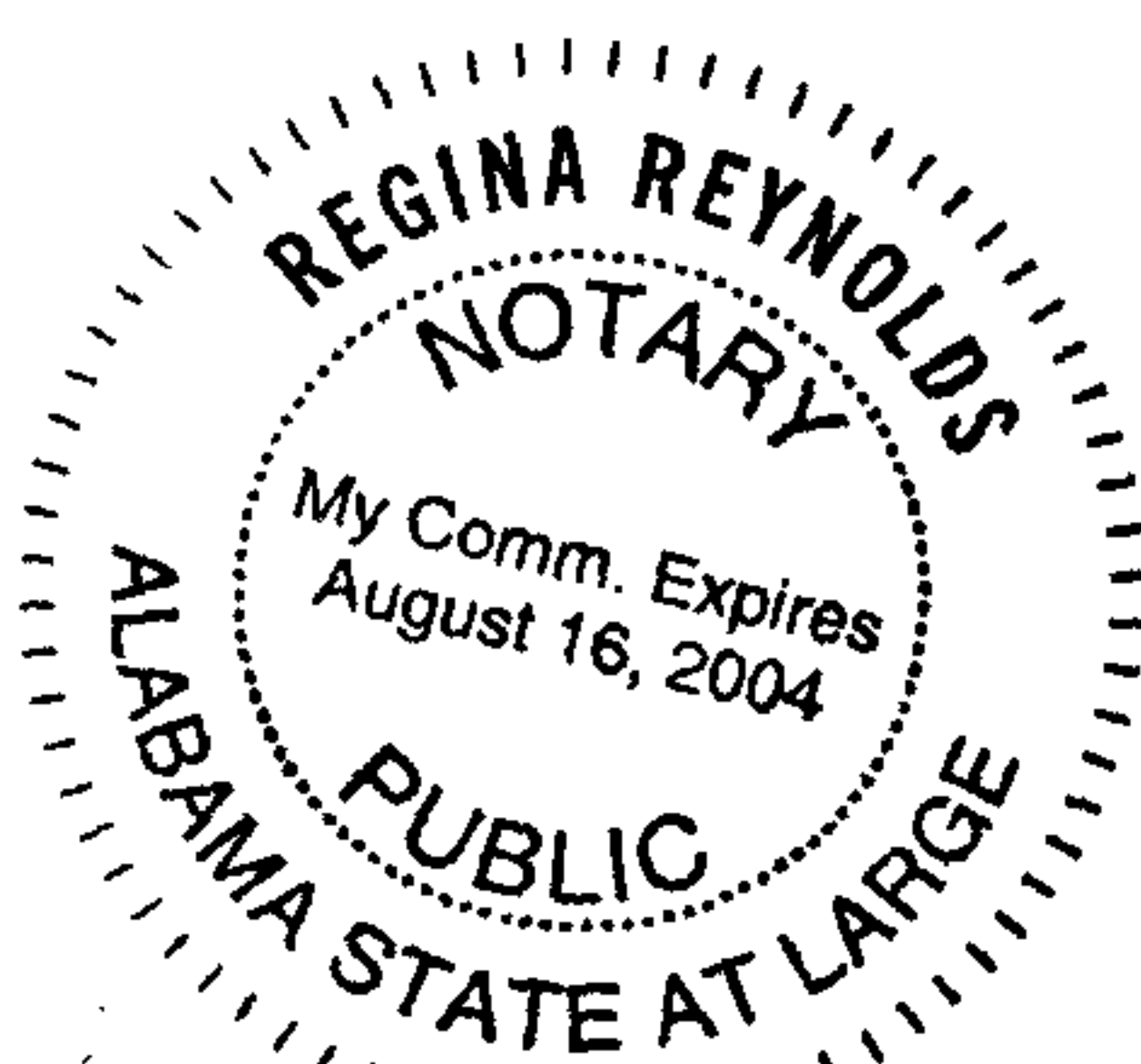


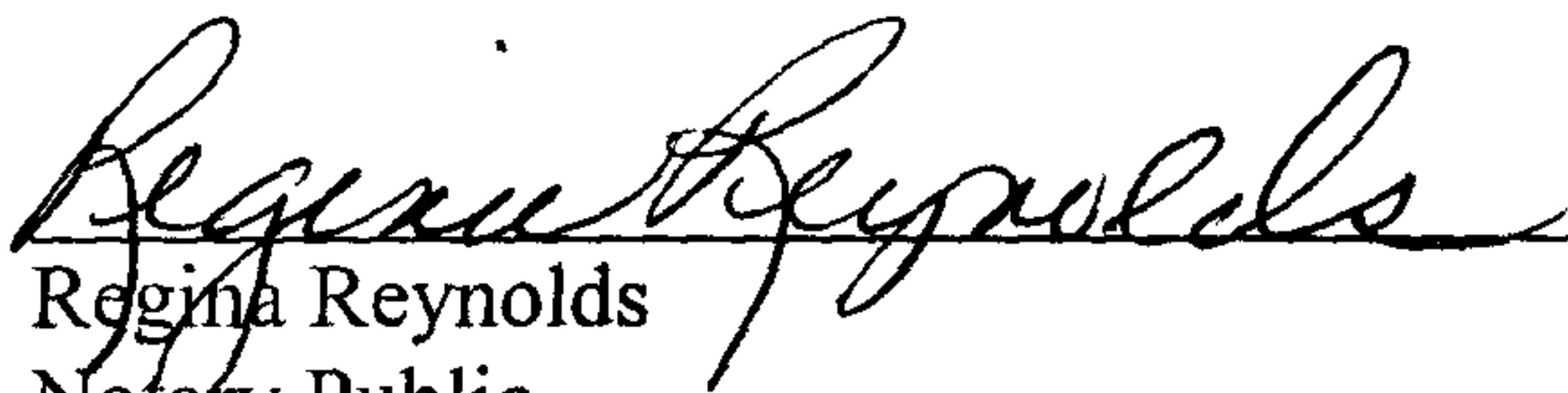
JOSIE L. JEFFERSON
VICE PRESIDENT

STATE OF ALABAMA
COUNTY OF TUSCALOOSA

I, the undersigned a Notary Public in and for said County in said State, hereby certify that Josie L. Jefferson whose name, as Vice President of FIRST FEDERAL Bank 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, she executed the same voluntarily, with full authority for, said Bank, on the day the same bears date.

GIVEN under my hand and official seal this 2nd Day of July 2002.





Regina Reynolds
Notary Public

This instrument prepared by:
Regina Reynolds for
First Federal Bank
1300 McFarland Blvd. N.E.
Tuscaloosa, Al. 35406