

LOAN/ 7070176697

CORPORATE CANCELLATION AND RELEASE

STATE OF ALABAMA
COUNTY OF SHELBY

THIS debt secured by a real estate mortgage recorded in Mortgage Book 2000 Page 18877 in the Records in the Office of the Judge of Probate, Shelby County, Alabama.

EXECUTED BY: Michael D. Smith and Renee D. Smith, husband and wife
in favor of First Federal Bank, dated May 23,2000 having been paid-in-full, said lien is hereby fully released, satisfied, discharged, and canceled. The undersigned does hereby release from the lien and operation of said mortgage all of the property described therein:

LEGAL: Lot 28, according to the survey of First Addition-Phase III, Riverchase Country Club, as recorded in Map Book 8, Page 179, in the Probate Office of Shelby County, Alabama

IN WITNESS WHEREOF, First Federal Bank, a Federal Savings Bank, has caused its name to be signed and its corporate seal to be impressed this: 21st Day of August 2002.

First Federal Bank, a Federal Savings Bank

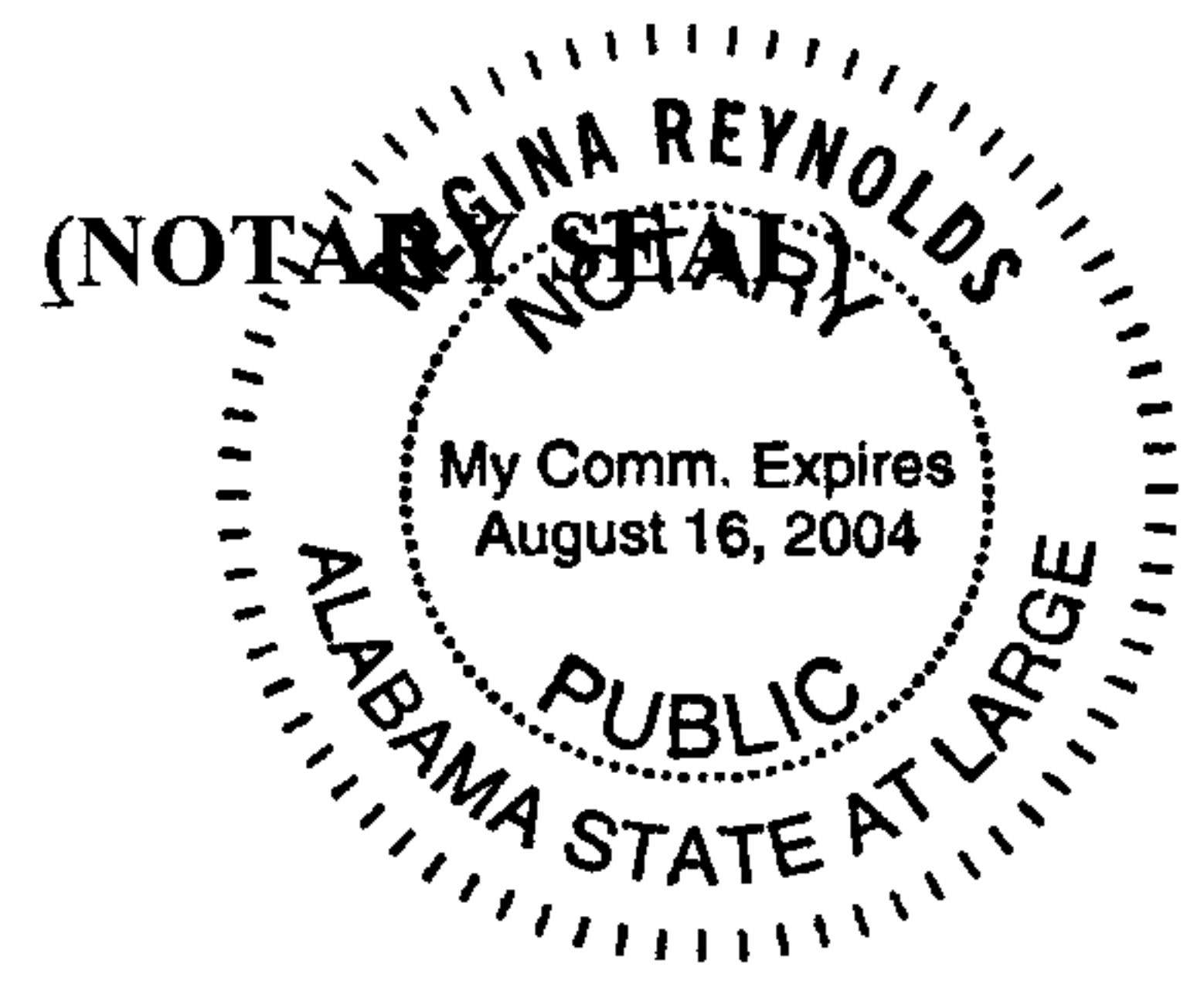
(Corporate Seal)

BY: Josie L. Jefferson
JOSIE L. JEFFERSON
ITS: Vice President

STATE OF ALABAMA

COUNTY OF TUSCALOOSA the undersigned, a Notary Public, in and for said county and state, do hereby certify that Josie L. Jefferson, whose name as Vice President of First Federal Bank, a Federal Savings Bank, is signed to the foregoing release and cancellation, and who I known to me, acknowledged before me this date, that being informed of the contents of said instrument, did as such officer and with full authority, executed the same voluntarily for and the act of First Federal Bank, a Federal Savings Bank, on the day same bears date.

Given under my hand and seal this 21st Day of August 2002.



Regina Reynolds
Regina Reynolds
NOTARY PUBLIC

THIS INSTRUMENT WAS PREPARED BY: Regina Reynolds
FIRST FEDERAL BANK, a Federal Savings Bank
1300 MCFARLAND BLVD. NE SUITE 200
TUSCALOOSA, AL 35406