

1431890-166

STATE OF ALABAMA
COUNTY OF JEFFERSON

FULL SATISFACTION OF
RECORDED LIEN

KNOW ALL MEN BY THESE PRESENTS, that, the undersigned ALABAMA TELCO CREDIT UNION, a credit union, acknowledges full payment of the indebtedness, secured by that certain mortgage executed by **RICHARD A. HIGGINS AND DEBORAH A. HIGGINS, HUSBAND AND WIFE** which said mortgage was recorded in the office of the Judge of Probate **SHELBY** County, Alabama, on **July 3, 2002, INST 20020703000311620** and the undersigned does further hereby release and satisfy said mortgage.

IN WITNESS WHEREOF, the undersigned, William R. Chancellor has caused these presents to be executed this **13TH DAY OF DECEMBER, 2002**.



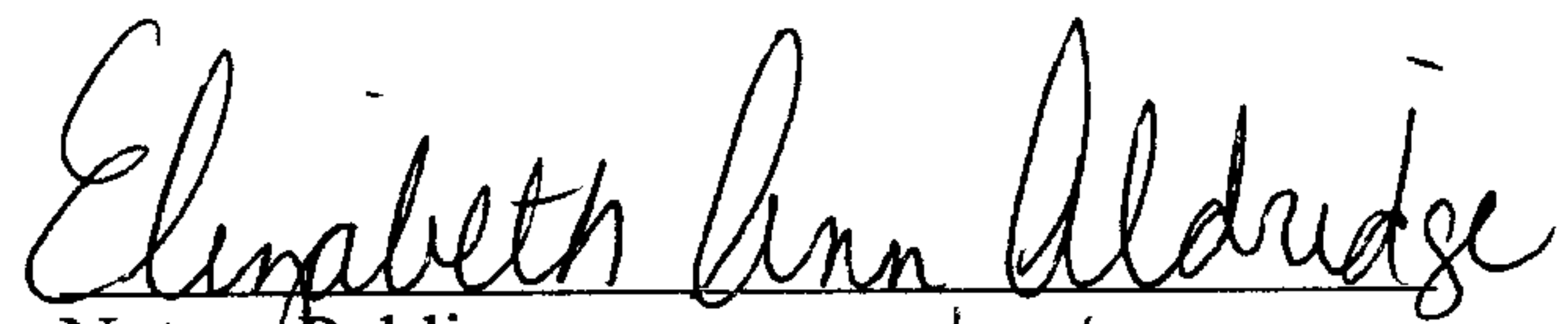
William R. Chancellor
Vice President – Lending
Alabama Telco Credit Union

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that William R. Chancellor, whose name as Vice President – Lending of ALABAMA TELCO CREDIT UNION, a credit union, 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, he, as such officer and with full authority executed the same voluntarily for and as the act of said CREDIT UNION.

Given under my hand and Official seal this **13TH DAY OF DECEMBER, 2002**.

Prepared by: Beverly Williams
C/O Alabama Telco Credit Union
P. O. Box 360287
Birmingham, AL 35236-0287



Notary Public
My Commission expires 3/16/06