

STATE OF ALABAMA)

FULL SATISFACTION OF RECORDED LIEN

Shelby COUNTY)

KNOW ALL MEN BY THESE PRESENTS, That, the undersigned, APCO EMPLOYEES CREDIT UNION, acknowledges full payment of the indebtedness secured by that certain (Real Property) (Personal Property) mortgage executed by Alfred P. Neard + wife Janice L. Neard which said mortgage was recorded in the office of the Judge of Probate of Shelby County, Alabama, in Mortgage Book No. 1997, Page No. 06939, dated 2-26-97, and the undersigned does further hereby release and satisfy said mortgage.

IN WITNESS WHEREOF, the undersigned, APCO EMPLOYEES CREDIT UNION, has caused these presents to be executed this the 1 day of Jan., 2003.

APCO EMPLOYEES CREDIT UNION

Michael R. James
MICHAEL R. JAMES, LOAN OFFICER

STATE OF ALABAMA)

CORPORATE ACKNOWLEDGMENT

JEFFERSON COUNTY)

I, the undersigned, Notary Public, in and for said County in said State, hereby certify that Michael R. James whose name, as Loan Officer of APCO EMPLOYEES CREDIT UNION, a corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me 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 corporation.

Given under my hand and official seal this the 31 day of Jan, 2003.

My commissions expires:

9-23-03

James E. Lentz
NOTARY PUBLIC

This Instrument prepared by:

Danna Horne
APCO EMPLOYEES CREDIT UNION
1608 7th Avenue North
Birmingham, AL 35203