

MORTGAGE SATISFACTION PIECE

Made this 30th day of **December, 2002**

Name of Mortgagor(s): **Margaret R. Otinsky**

Name of Mortgagee: **HLR Federal Credit Union** having an address at **536 Washington Avenue, Nutley, New Jersey 07110**

Date of Mortgage: **02/27/02**

Original indebtedness: **\$60,500.00**

Mortgage recorded in the office of the Recorder of Deeds of **Shelby County, Alabama**, in **Inst # 2002-11558** on **03/11/2002**.

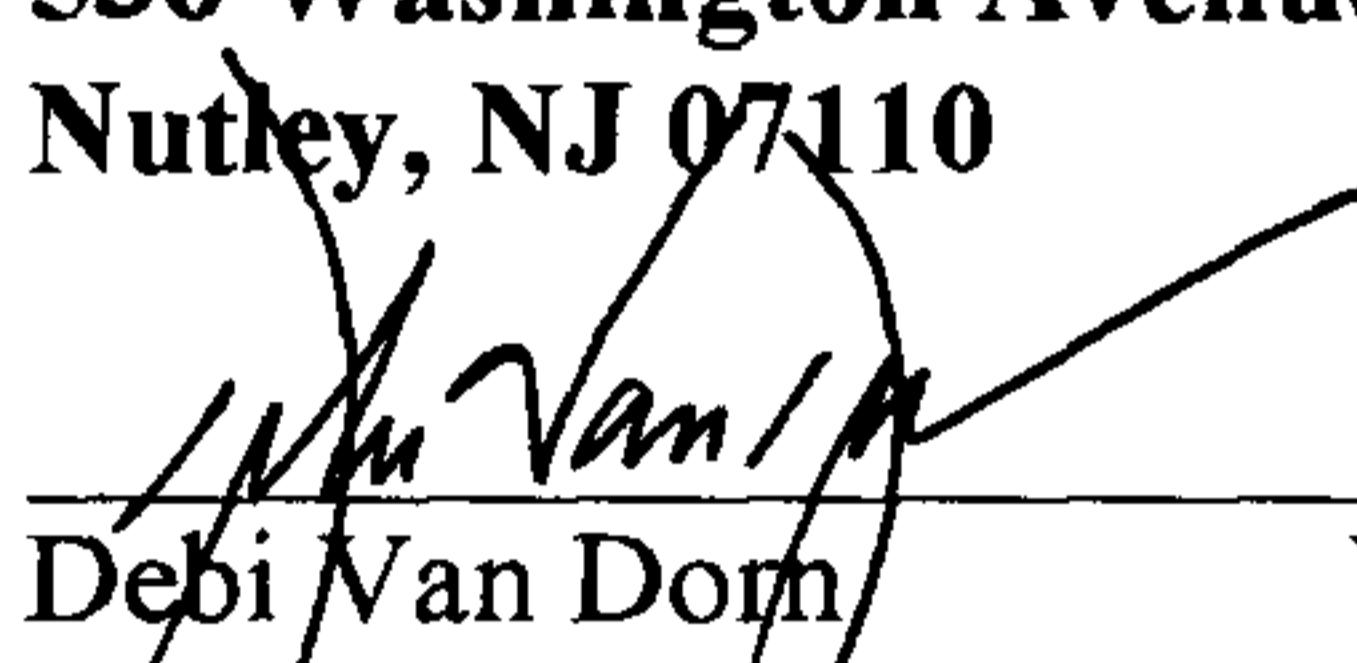
SEE SCHEDULE "A" FOR LEGAL DESCRIPTION

which has an address of **4028 Cross Grove Circle, Birmingham, Alabama 35242**

The Undersigned hereby certifies that the debt secured by the above mentioned Mortgage has been fully paid or otherwise discharged and that upon the recording Hereof said Mortgage shall be and is hereby fully and forever satisfied and discharged.

Witness our hand and seal this 30th day of **December A.D., 2002**.

HLR Federal Credit Union
536 Washington Avenue
Nutley, NJ 07110


Debi Van Dorn Vice President


Keith Beith Assistant Secretary

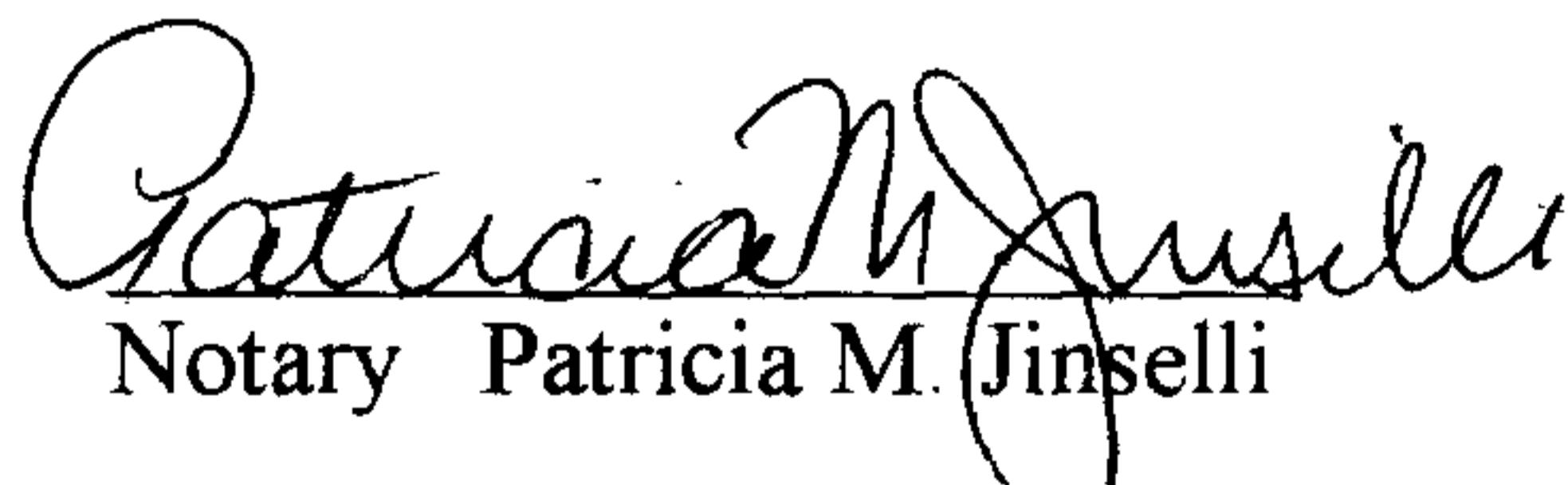
State of New Jersey
County of Essex

Personally appeared before me, the undersigned authority in and for said County and State, within my jurisdiction, the within named **Debi Van Dorn** and **Keith M. Beith**, duly identified before me, who acknowledged that they are **Vice President** and **Assistant Secretary**, respectively, of **HLR Federal Credit Union**, a corporation, and that for and behalf of said organization, and as its act and deed, they signed and delivered the above and foregoing instrument for the purposes mentioned on the day and in the year therein mentioned, after first having been duly authorized by said organization so to do.

Given under my hand and official seal on this 30th day of **December, 2002**.

My Commission Expires:

PATRICIA M. JINSELLI
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires August 20, 2003


Notary Patricia M. Jinselli

Beals & Assoc.

SCHEDULE A

LOT 67, ACCORDING TO THE SURVEY OF LITTLE RIDGE ESTATES, AS RECORDED IN MAP BOOK 9, PAGE 174 A AND B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

ALSO:

PART OF LOT 66 OF LITTLE RIDGE ESTATES, AS RECORDED IN MAP BOOK 9, PAGE 174, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCE AT THE SW CORNER OF SAID LOT 66; THENCE IN A NORTHERLY DIRECTION ALONG THE WESTERLY LINE OF SAID LOT 66, A DISTANCE OF 115.00 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE ALONG LAST DESCRIBED COURSE, A DISTANCE OF 123 52 FEET TO THE NW CORNER OF SAID LOT 66; THENCE 45 DEGREES 24 MINUTES 41 SECONDS RIGHT, IN A NORTHEASTERLY DIRECTION ALONG THE NORTHWESTERLY LINE OF SAID LOT 66, A DISTANCE OF 27.41 FEET; THENCE 136 DEGREES 50 MINUTES 02 SECONDS RIGHT, IN A SOUTHERLY DIRECTION, A DISTANCE OF 43.80 FEET; THENCE 0 DEGREES 44 MINUTES 12 SECONDS RIGHT, IN A SOUTHERLY DIRECTION, A DISTANCE OF 98.93 FEET; THENCE 86 DEGREES 01 MINUTE 05 SECONDS RIGHT, IN A WESTERLY DIRECTION, A DISTANCE OF 10.50 FEET TO THE POINT OF BEGINNING.