

STATE OF ALABAMA

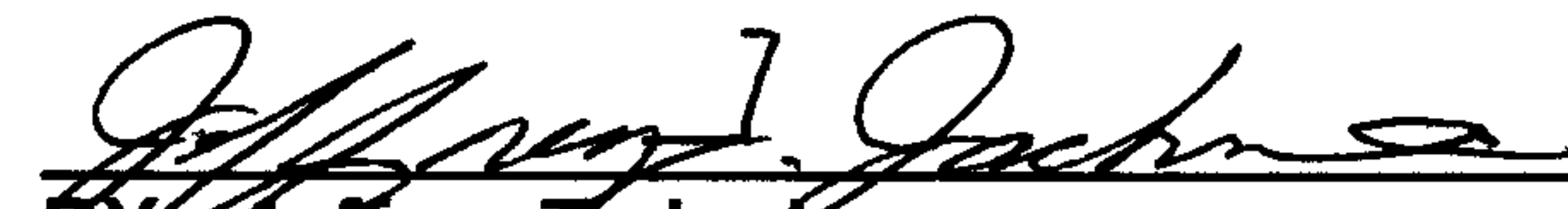
COUNTY OF SHELBY

FULL SATISFACTION OF RECORDED LIEN

KNOW ALL MEN BY THESE PRESENTS, that the undersigned COVENANT BANK, acknowledges full payment of the indebtedness secured by that certain mortgage executed by Anthony C. Willoughby and Suzanne O. Willoughby, Husband and Wife, to Covenant Bank which mortgage was recorded in the office of the Judge of Probate Office of Shelby County, Alabama, in Instrument No. 2002-06720, and Mortgage Modification Agreement executed by Anthony C. Willoughby to Covenant Bank which Mortgage Modification was recorded in the office of the Judge of Probate of Shelby County, Alabama, in Instrument No. 20030129000053350, and the undersigned does further hereby release and satisfy said mortgage.

IN WITNESS WHEREOF, the undersigned Jeffery T. Jackson, Vice President/Branch Manager, has caused these presents to be executed this 6th day of March, 2003.

COVENANT BANK


BY: Jeffery T. Jackson
ITS: Vice President/Branch Manager

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned authority, a Notary Public, in and for said county in said State, hereby certify that Jeffery T. Jackson, whose name as Vice President/Branch Manager of Covenant Bank, a Corporation, 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 that same voluntarily for and as the act of said corporation.

Given under my hand and Official seal this 6th day of March , 2003.


NOTARY PUBLIC

My commission expires: 4-18-04