

FULL MORTGAGE SATISFACTION

State of Alabama

Jefferson County

KNOWN ALL MEN BY THESE PRESENTS, that the undersigned
HERITAGE BANK, an Alabama Banking Corporation, does hereby release the
real property described in mortgage executed by
Farrel A. Ryder and Jennifer C. Ryder

which said mortgage was recorded in the Office of the Judge of Probate of
Shelby County, Alabama as recorded in
Instrument # 2002-02964 and further modified in
Instrument # 2002-13126, and for good and valuable
consideration, the receipt of which is hereby acknowledge, the undersigned does
hereby release, remise quit claim and convey unto
Farrel A. Ryder and Jennifer C. Ryder

all of the right, title and interest of the undersigned in mortgage referenced
above.

IN WITNESS WHEREOF, the undersigned Heritage Bank has
hereunto set its hand and seal on this 3RD day of March 2003.

HERITAGE BANK

BY: George Pelekis

ITS: George C. Pelekis

STATE OF ALABAMA
JEFFERSON COUNTY

I, the undersigned, a notary public in and for said county in said state
hereby certify that George Pelekis, whose name as
Vice President of Heritage Bank, and Alabama Banking
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 executed the same voluntarily for and as the act of said
corporation.

Given under my hand and seal this 3RD day of March 2003

NOTARY PUBLIC

Sharon Kennedy

Prepared by: Heritage Bank
P.O. Box 43889
Birmingham, Ala. 35243

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Nov 6, 2005
BONDED THRU NOTARY PUBLIC UNDERWRITERS