

When recorded return to: ALMRSD3-4 04/02/02
Navy Federal Credit Union
P. O. Box 3305
Merrifield, VA 22119-3305
Attn: Mortgage Servicing - Payoff Dept.

20030324000175060 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
03/24/2003 12:54:00 FILED/CERTIFIED

Loan #: 8009273304
Investor Loan #: 8009273304
Pool #:
PIN/Tax ID #: 117250004028000
Property Address:
701 WHIPPOORWILL DR
BIRMINGHAM, AL 35244-

MORTGAGE RELEASE, SATISFACTION, AND DISCHARGE

IN CONSIDERATION of the payment and full satisfaction of all indebtedness secured by that certain Mortgage described below, NAVY FEDERAL CREDIT UNION, , whose address is P.O. BOX 3305, MERRIFIELD, VA 22119-3305 being the present legal owner of said indebtedness and thereby entitled and authorized to receive said payment, does hereby release, satisfy, and discharge said Mortgage in full and does hereby consent that the same be canceled and discharged of record.

Original Mortgagor(s): EDWARD R SKINNER AND GWENDOLYN E SKINNER , HIS SPOUSE

Original Mortgagee: NAVY FEDERAL CREDIT UNION

Loan Amount: \$ 147,000.00

Date of Mortgage: 10/01/2001

Date Recorded: 10/10/2001 Mortgage Book:

Page:

Instrument Number: 2001-43924

and recorded in the records of SHELBY County, State of Alabama affecting Real Property and more particularly described on said Mortgage referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 1/8/2003.

NAVY FEDERAL CREDIT UNION,



Susan J. Kihl
Susan J. Kihl
Assistant Treasurer

Mary E. McCreary
Mary E. McCreary
Assistant Treasurer



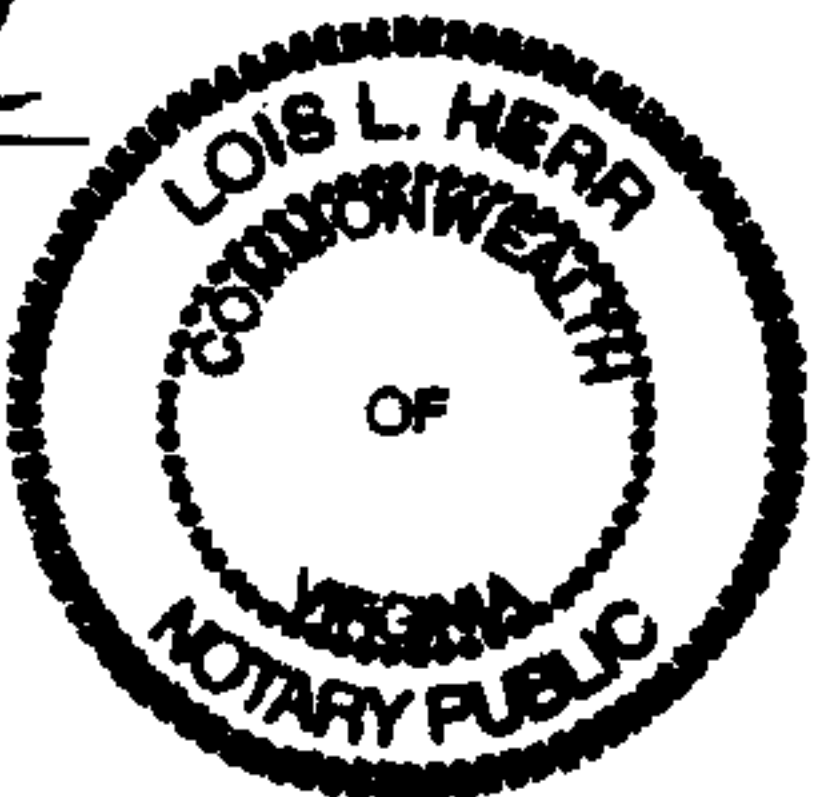
State of VA

County of FAIRFAX

On this date of 1/8/2003, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Susan J. Kihl and Mary E. McCreary, known to me (or identified to me on the basis of satisfactory evidence) that they are the Assistant Treasurer and Assistant Treasurer respectively of NAVY FEDERAL CREDIT UNION, , and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporation, and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

Lois L. Herr
Notary Public: Lois L. Herr
My Commission Expires: 01/31/2004



Document Prepared By:

Neha Gulati
Neha Gulati
P.O. BOX 3305, MERRIFIELD, VA 22119-3305