

State of Alabama
County of Shelby

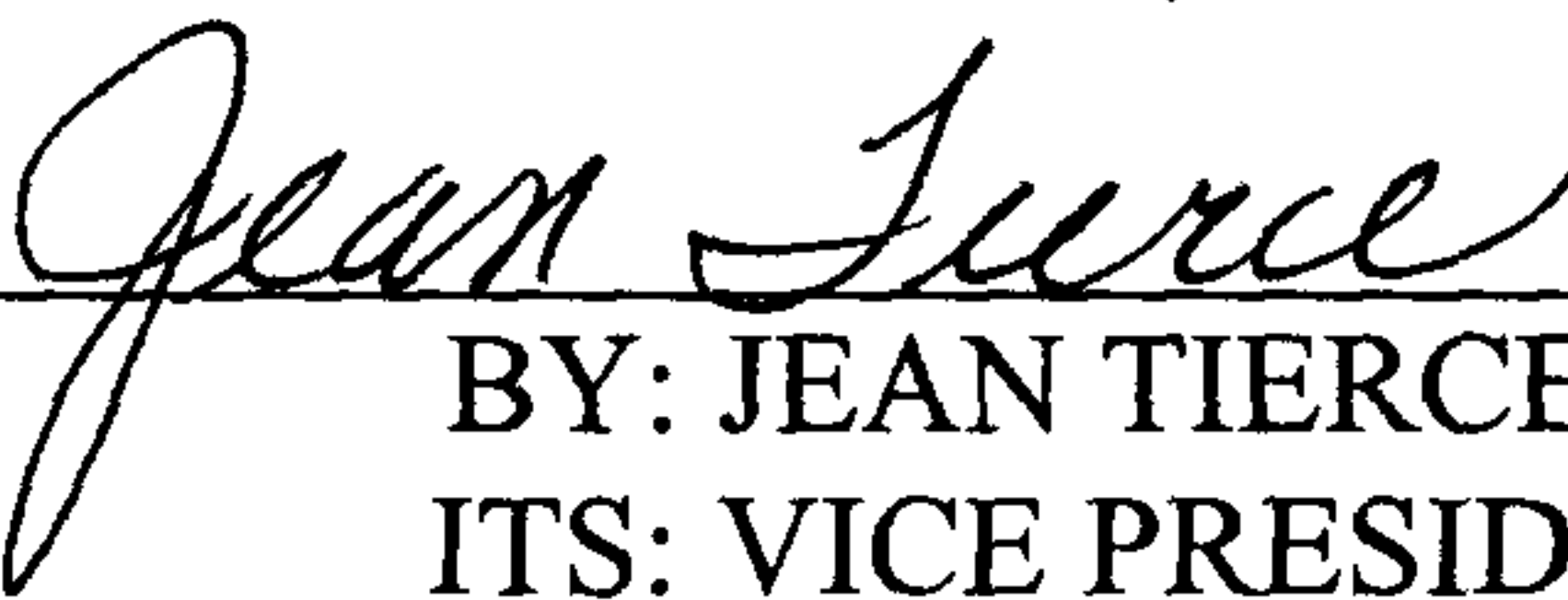
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Release, Satisfaction, and Discharge of Mortgage

KNOW ALL MEN BY THESE PRESENTS: That the debt secured by that certain real estate mortgage executed by David B. Czachowski and wife, Lucyna M. Czachowski, dated November 5, 1997 in favor of FIRST FEDERAL BANK, and recorded in the Office of the Judge of Probate, Tuscaloosa County, Alabama, at Mortgage Book 1997 Page 36614 has been paid in full. The undersigned does hereby release from the lien and operation of said mortgage all of the property described therein.

IN WITNESS WHEREOF the undersigned has caused these presents to be executed this 10th day of April, 2003

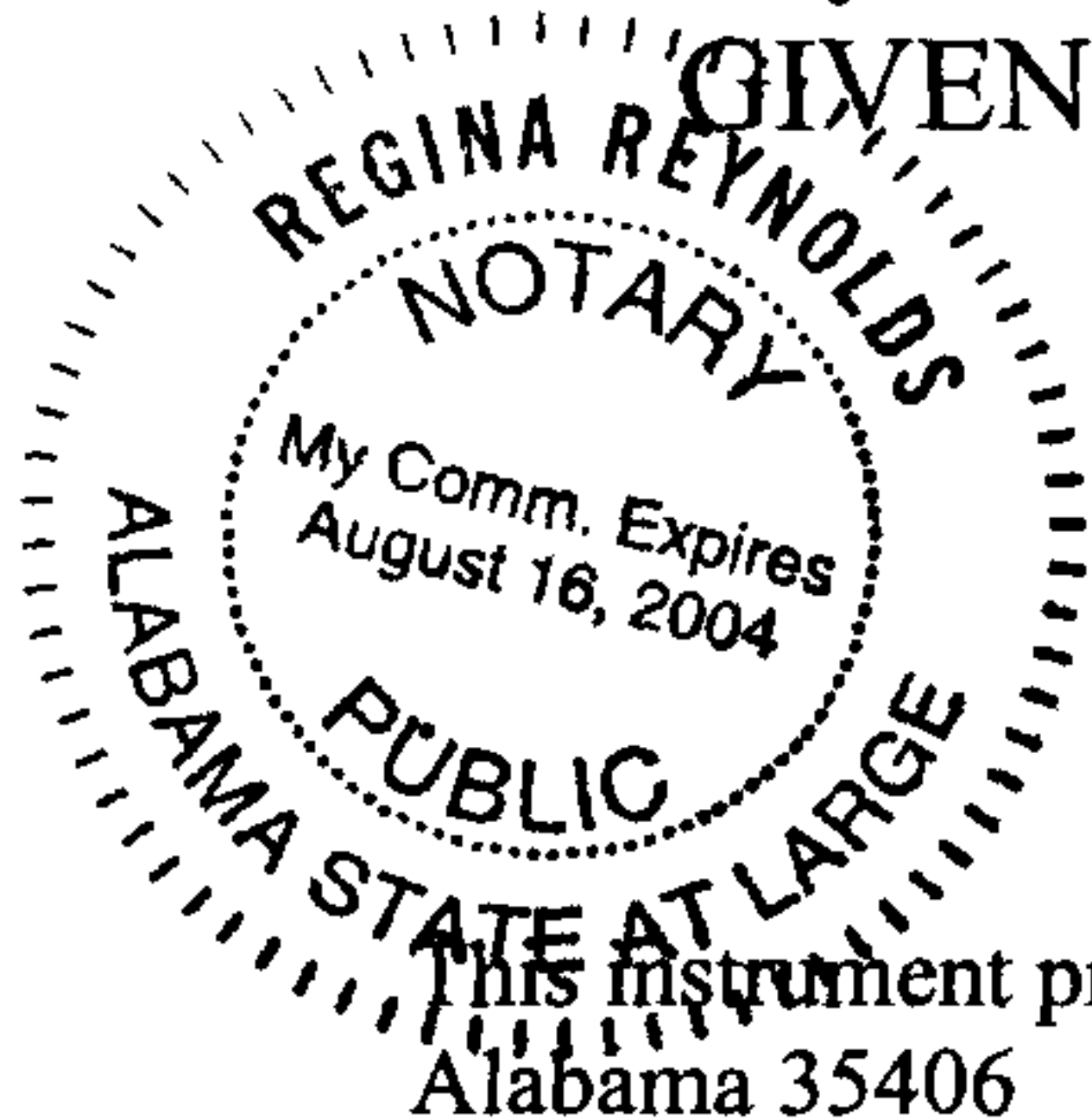
FIRST FEDERAL BANK



BY: JEAN TIERCE
ITS: VICE PRESIDENT

State of Alabama
County of Tuscaloosa

I, the undersigned a Notary Public in and for said County in said State, hereby certify that Jean Tierce whose name, as Vice President of FIRST FEDERAL BANK, 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, she executed the same voluntarily, with full authority for said Bank, on the day the same bears date.

GIVEN under my hand and official seal this 10th day of April, 2003.




Regina Reynolds, Notary Public

This instrument prepared by: Regina Reynolds, First Federal Bank 1300 McFarland Blvd. N.E. Tuscaloosa, Alabama 35406