

STATE OF ALABAMA
JEFFERSON COUNTY

FULL SATISFACTION OF RECORDED LIEN

Know All Men By These Presents, That, the undersigned America's First Federal Credit Union, formerly America's First Credit Union, formerly, Iron and Steel Credit Union, is the holder and owner of the following described Mortgage(s) of record in the office of the Probate Judge of SHELBY County, Alabama, to-wit:

NAME OF MORTGAGOR(S)	VOLUME/PAGE
WILLIE G. CLEMENTS, JR. AND CANDACE M. CLEMENTS	2000-35970
FRANK D. KIRKWOOD AND MARIA T. KIRKWOOD	1996-01372
CHESTER D. GRAVELLE AND CHERYL ANN GRAVELLE	20021106000552020

WHEREAS, the indebtedness secured by each of said mortgages has been paid to the undersigned in full.

NOW, THEREFORE, the undersigned, America's First Federal Credit Union, does hereby acknowledge satisfaction and payment in full of said indebtedness, and hereby releases and discharges the property described in each of said mortgages from the lien of same.

IN WITNESS, WHEREOF, the said America's First Federal Credit Union, formerly America's First Credit Union, formerly Iron and Steel Credit Union has caused these presents to be executed this 23rd day of April, 2003.

America's First Federal Credit Union, formerly
America's First Credit Union, formerly
Iron and Steel Credit Union

Wanda Shoffner
Wanda Shoffner
Mortgage Servicing Specialist

STATE OF ALABAMA
JEFFERSON COUNTY

CORPORATE ACKNOWLEDGEMENT

I, the undersigned, Notary Public, in and for said County in said State, hereby certify that Wanda Shoffner, whose name as Mortgage Servicing Specialist of America's First Federal Credit Union, formerly America's First Credit Union, formerly Iron and Steel Credit Union, 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, with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and Official seal this 23rd day of April, 2003.

Cliff M. Shaddi'
Notary Public

THIS INSTRUMENT WAS PREPARED BY
CINDY MCCOOL
AMERICA'S FIRST FEDERAL CREDIT UNION
1200 4TH AVENUE NORTH
BIRMINGHAM, AL 35202