

STATE OF ALABAMA)

SHELBY COUNTY)

MORTGAGE SATISFACTION

KNOW ALL MEN by these presents that, the undersigned, The Peoples Bank & Trust Company, a Corporation, acknowledges full payment of the indebtedness secured by that certain Real Property Mortgage executed by Tena Renae Niven, which said mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument # 1999-12227, and the undersigned does further hereby release and satisfy said mortgage.



By: Susan A. Waits, as Asst. Vice President for
The Peoples Bank & Trust Company, a
Corporation

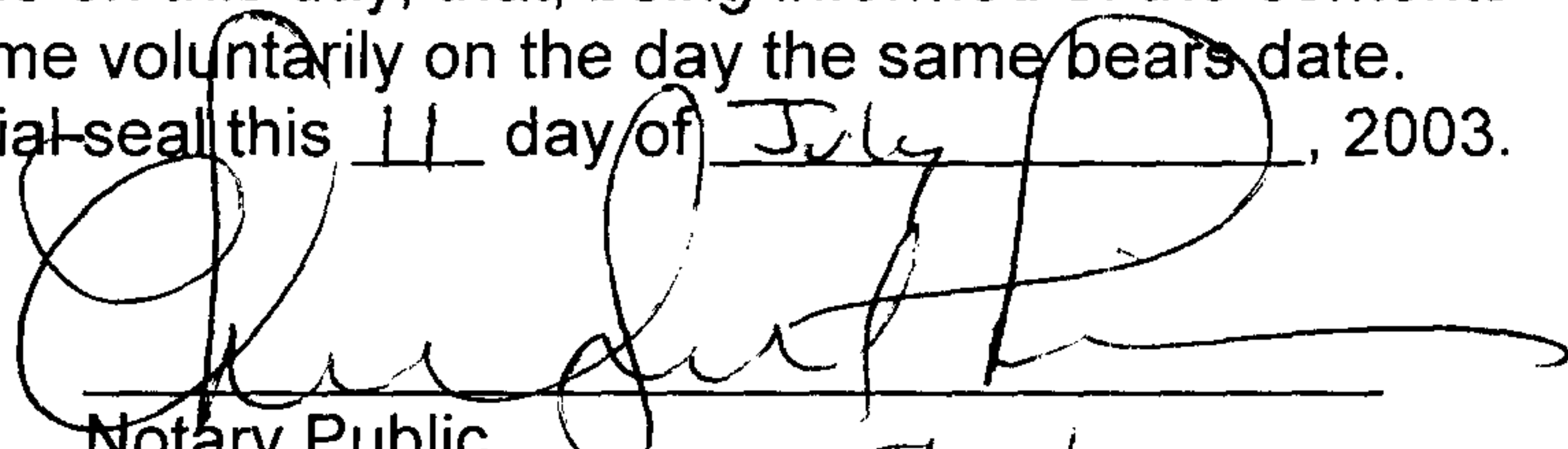
STATE OF ALABAMA)

COUNTY OF SHELBY)

ACKNOWLEDGMENT

I, the undersigned authority, a notary public in and for the State of Alabama, hereby certify that Susan A. Waits, as Asst. Vice President of The Peoples Bank & Trust Company, a Corporation, whose name is signed to the foregoing, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the foregoing, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 11 day of July, 2003.



Notary Public

My Commission Expires: 5/13/04

This instrument prepared by:
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