RETURN TO:

This instrument was prepared by MELISSA BEASLEY, an employee of Pinnacle Bank

Pinnacle Bank P.O. Box 1388

Jasper, Alabama 35502-1388

STATE OF ALABAMA COUNTY OF WALKER

SATISFACTION OF MORTGAGE

20031119000761830 Pg 1/1 11.00 Shelby Cnty Judge of Probate, AL 11/19/2003 11:11:00 FILED/CERTIFIED

The undersigned, FEDERAL HOME LOAN MORTGAGE CORPORATION ("FHLMC"), by and through its Attorney-In-Fact, PINNACLE BANK, formerly FIRST FEDERAL OF ALABAMA F.S.B., recorded in Real Volume 172, at Page 158, in the County Probate Office shown below, does hereby acknowledge payment in full of the indebtedness secured by that certain mortgage executed to FIRST FEDERAL OF ALABAMA F.S.B., by NOEL W. RAY, JR. AND BEATRICE T. RAY and recorded in Real Volume 104, at Page 231, and assigned to FHLMC in Real Volume 185, at Page 773, in the Probate Office of SHELBY County, Alabama, and by this instrument does hereby satisfy and discharge said mortgage in full and release from the lien of said mortgage all the property described therein.

Witness our hand and seal this the 22ND day of OCTOBER, 2003.

FEDERAL HOME LOAN MORTGAGE CORPORATION by and through its attorney in fact

PINNACLE BANK

BY:

STATE OF ALABAMA

COUNTY OF WALKER

CORPORATE ACKNOWLEDGEMENT

I, the undersigned, Notary Public, in and for said County in said State, hereby certify that TED SMITH whose name as VICE PRESIDENT of PINNACLE BANK, a 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 this instrument, HE, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and Official Seal, this the 22ND day of OCTOBER, 2003.

Notary Public

My Commission Expires JUNE 10, 2005

Account Number 01 509010688