

THIS INSTRUMENT PREPARED IN THE OFFICE OF: ZARZAUR & SCHWARTZ,  
P.C., P.O. BOX 11366, BIRMINGHAM, AL. 35202 BY: Ben L. Zarzaur

STATE OF ALABAMA)

FULL SATISFACTION OF RECORDED JUDGMENT

JEFFERSON COUNTY)

KNOW ALL MEN BY THESE PRESENTS, that, the undersigned Ben L. Zarzaur acknowledges full payment of the indebtedness secured by that recorded judgment executed by MBNA AMERICA BANK, N.A. and against LILLIE A MCDOWELL, said judgment is recorded in JUDGMENT BOOK 2003090200, PAGE 0579020, in the Office of the Judge of Probate of SHELBY County, Alabama, and the undersigned hereby releases and satisfies said judgment.

In Witness Whereof, the undersigned, Ben L. Zarzaur has caused these presents to be executed December 2, 2003.

Ben L. Zarzaur  
Attorney At Law

STATE OF ALABAMA)

CORPORATE ACKNOWLEDGMENT

JEFFERSON COUNTY)

I, the undersigned Notary Public, in and for said County in said State, hereby certify that Ben L. Zarzaur whose name as Attorney in Fact of MBNA AMERICA BANK, N.A. is signed to the foregoing instrument and who is know to me, acknowledged before me on this date 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 December 2, 2003.

*Elisa C. Smitherman*  
Notary Public 11-13-2004

03-31328-0

*Lillie McDowell  
641 Treymoor Lake Circle  
Alabaster, AL 35007*