STATE OF ALABAMA) JEFFERSON COUNTY)

FULL SATISFACTION OF RECORDED LIEN

Know All Men By These Presents, that the undersigned, UNIVERSITY FEDERAL CREDIT UNION, acknowledges full payment of the indebtedness by Jo Ann Clelland which said mortgage was recorded in the office of the Judge of Probate Court of Shelby County, Mortgage Instrument No 2001-28095 and the undersigned does further hereby release and satisfy said mortgage.

In Witness Whereof, the undersigned UNIVERSITY FEDERAL CREDIT UNION has caused these presents to be executed this February 5 2004

This instrument was prepared by **Debbie Gilley at** 1400 South 20th Street, Birmingham, AL. 35205

UNIVERSHY FEDERAL CREDIT UNION I am David Branham

Real Estate Loan Officer

20040209000065700 Pg 1/1 11.00 Shelby Cnty Judge of Probate, AL 02/09/2004 10:03:00 FILED/CERTIFIED

STATE OF ALABAMA) JEFFERSON COUNTY)

GENERAL ACKNOWLEDGEMENT

| | or said County in said State, hereby certify thatd to the foregoing instrument and who is known to me. |
|-----------------------------------|--|
| | nformed of the contents of the instrument, has executed |
| Given under my hand and seal this | day of, 2002 |
| | Notary Public |

STATE OF ALABAMA) JEFFERSON COUNTY)

CORPORATE ACKNOWLEDGEMENT

I, the undersigned, Notary Public in and for said County in said State, hereby certify that David Branham, Whose name as Real Estate Loan Officer of UNIVERSITY FEDERAL 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, he, as such officer and with full authority, executed the same voluntarily for and as the act of said UNIVERSITY FEDERAL CREDIT UNION.

Given under my hand and Official seal this February 5 2004

NOTAR PUBLIC STATE OF ALABAMA AT LARGE MY'COMMISSION EXPIRES: Apr 18, 2004 HOMBED THRUNOTARY PUBLIC UNDERWRITTERS