When recorded return to:
MARGARET BETRES
3473 WILDWOOD DRIVE
PELHAM, AL 35124

ALMRSD3-4 07/28/03

20040209000065930 Pg 1/1 11.00 Shalby Caty Judge of Brobate O

20040209000065930 Pg 1/1 11.00 Shelby Cnty Judge of Probate, AL 02/09/2004 10:27:00 FILED/CERTIFIED

Loan #: 8006994738
Investor Loan #: 6994730
PIN/Tax ID #:
Property Address:
3473 WILDWOOD DRIVE
PELHAM, AL 35124-1432

MORTGAGE RELEASE, SATISFACTION, AND DISCHARGE

IN CONSIDERATION of the payment and full satisfaction of all indebtedness secured by that certain Mortgage described below, NAVY FEDERAL CREDIT UNION,, whose address is P.O. BOX 3305, MERRIFIELD, VA 22119-3305eing the present legal owner of said indebtedness and thereby entitled and authorized to receive said payment, does hereby release, satisfy, and discharge said Mortgage in full and does hereby consent that the same be canceled and discharged of record.

Original Mortgagor(s): MARGARET H BETRES, AN UNMARRIED WOMAN

Original Mortgagee: NAVY FEDERAL CREDIT UNION

Loan Amount: \$ 19,200.00

Date of Mortgage: 12/29/1999

Date Recorded: 01/24/2000 Document #: 2000-02420

and recorded in the official records of SHELBY County, State of Alabama affecting Real Property and more particularly described on said Mortgage referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 01/23/2004.

NAVY FEDERAL CREDIT UNION,

SEAL ME SEAL MO. 5536

Delana R. Newman Assistant Treasurer

Charles A. Mashinski
Assistant Treasurer

State of VA

County of FAIRFAX

On this date of 01/23/2004, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Delana R. Newman and Charles A. Mashinski, known to me (or identified to me on the basis of satisfactory evidence) that they are the Assistant Treasurer and Assistant Treasurer respectively of NAVY FEDERAL CREDIT UNION,, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporation, and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

Notary Public: Eric Wallen

My Commission Expires: 07/31/2007

Document Prepared By: Oscar A Semendy

Address: P.O. BOX 3305, MERRIFIELD, VA 22119-3305