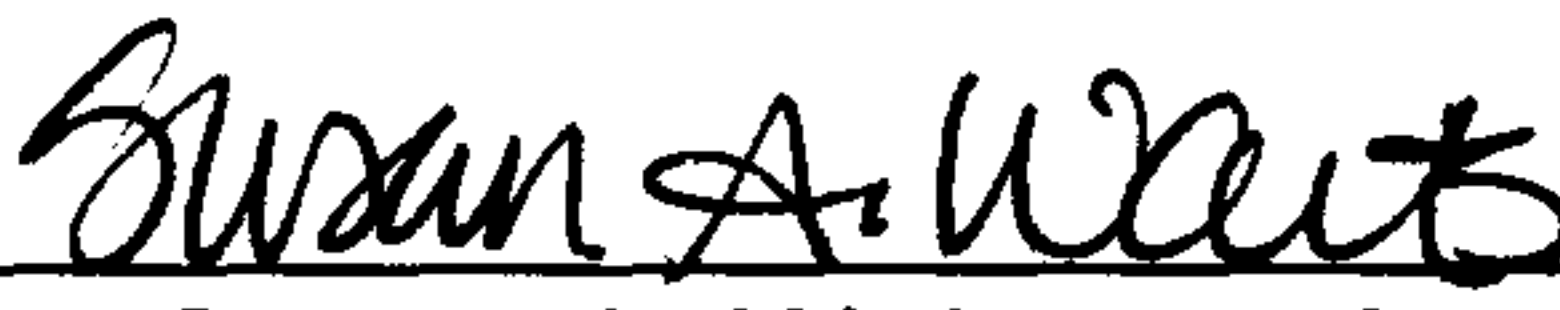


STATE OF ALABAMA)
)
SHELBY COUNTY) **MORTGAGE SATISFACTION**

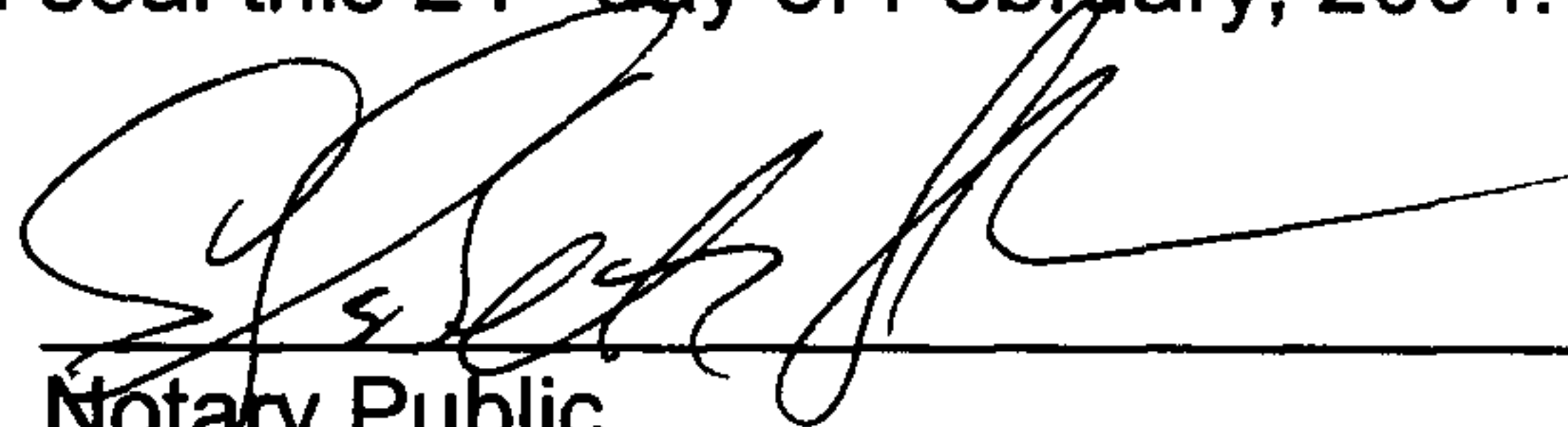
KNOW ALL MEN by these presents that, the undersigned, The Peoples Bank and Trust Company, a Corporation, acknowledges full payment of the indebtedness secured by that certain Real Property Mortgage executed by George O. Howard, IV and Cindy A. Howard, which said mortgage was dated October 31, 2003 and recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Instrument #2003-73898, and the undersigned does further hereby release and satisfy said mortgage.


By: Susan A. Waits, as Asst. Vice President
for The Peoples Bank and 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 and 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 24th day of February, 2004.


Notary Public
My Commission Expires: 12-11-07

This instrument prepared by:
Christopher R. Smitherman, Attorney at Law
P. O. Box 261
Montevallo, AL 35115
(205) 665-4357