Shelby Cnty Judge of Probate, AL Recording Requested By: 07/27/2004 10:19:00 FILED/CERTIFIED

Bank of Oklahoma, N.A.

When Recorded Return To:

Bank of Oklahoma, N.A. P. O. Box 35688 Tulsa, OK 74153-

OF MORTGAGE DISCHARGE

Bank of Oklahoma, N.A. #:0001152629 "Penny" ID:030/ Shelby, AL

KNOW ALL MEN BY THESE PRESENTS, That BANK OF OKLAHOMA, N.A., hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage dated 03/02/1998, made and executed by DANIEL A. PENNY II AND WIFE CARLA K. PENNY, to secure payment of the principal sum of \$196,000.00 plus interest, originally to FIRST FEDERAL BANK, A FEDERAL SAVINGS BANK, in the County of SHELBY and the State of ALABAMA, Recorded as Instrument No. -- Mortgage Book 1998, Page 10805, is now Paid and Satisfied, and is therefore discharged.

In all references in this instrument to any party, the use of a particular gender or number is intended to include the appropriate gender or number as the case may be.

IN WITNESS WHEREOF, the said Mortgagee has set his hand and has caused these presents to be signed by its duly authorized officer(s).

Bank of Oklahoma, N.A. On July 19, 2004

By:

VICE PRESIDENT BJ HUGHES, ASST

STATE OF Oklahoma COUNTY OF Tulsa

ON July 19, 2004, before me, K. Thompson, a Notary Public in and for the County of Tulsa County, State of Oklahoma, personally appeared BJ HUGHES, ASST. VICE PRESIDENT, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

K. Thompson

Notary Expires: 12/13/2004

Notary Public Oklahoma OFFICIAL SEAL K. THOMPSON TULSA COUNTY COMMISSION #00018822 Comm. Exp. 12-13-2004

(This area for notarial seal) Prepared By: Tamela Tarver, Bank of Oklahoma, NA POB 35688; Tulsa, OK 74153 SFU-20040719-0006 ALSHELB SHELBY AL BAT: 5493/0001152629 KXALDOM1