

STATE OF ALABAMA SHELBY COUNTY

FULL SATISFACTION OF RECORDED LIEN

Know All Men By These Presents, That, the undersigned First National Bank of Shelby County formerly known as First National Bank of Columbiana acknowledges full payment of the indebtedness secured by that certain Real Property mortgage executed by Ricky Howard and Tracie L. Lewis. executed a mortgage to First National Bank of Shelby County which is recorded in Instrument Numbers 20040217000082060 and Modification in Instrument Number 20040227000102110, in the Probate Office of Shelby County, Alabama and the undersigned does further hereby release and satisfy said mortgage.

In Witness Whereof, the undersigned, First National Bank of Shelby County has caused these presents to be executed this 18th day of January, 2005.

FIRST NATIONAL BANK OF SHELBY COUNTY

William R. Justice In-House Attorney

STATE OF ALABAMA SHELBY COUNTY

CORPORATE ACKNOWLEDGMENT

I, the undersigned, Notary Public, in and for said County in said State, hereby certify that William R. Justice whose name as In-House Attorney of First National Bank of Shelby County a corporation, 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 this instrument, he/she, 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 this 18th day of January, 2005.

Notary Public

My Commission Expires: 5-24-08

First National Bank of Shelby County Real Estate Department P. O. Box 977 Columbiana, AL 35051