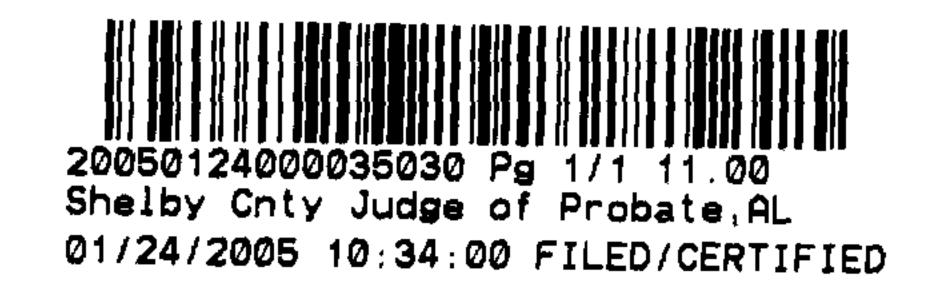
Recording Requested By: Cenlar Federal Savings Bank

When Recorded Return To:

C. Todd Holder 2006 Watermill Ln Birmingham, AL 35242



DISCHARGE OF MORTGAGE

Cenlar Federal Savings Bank #:0008430837 "Holder" ID:S73/ Shelby, AL

KNOW ALL MEN BY THESE PRESENTS,

That CRESCENT BANK & TRUST COMPANY, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage dated 04/16/1999, made and executed by C. TODD HOLDER & SHANDA S. HOLDER, to secure payment of the principal sum of \$400,000.00 plus interest, originally to THE BANK, in the County of SHELBY and the State of ALABAMA, Recorded 04/16/1999 as Instrument No. Mortgage Book 1999, Page 16305, 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).

Crescent Bank & Trust Company

On January 13, 2005

JOANNE MCGRAPH, SECOND VICE

PRESIDENT /

STATE OF New Jersey COUNTY OF Mercer

ON January 13, 2005, before me, Elaine V. Smires, a Notary Public in and for the County of Mercer County, State of New Jersey, personally appeared Joanne McGrath, Second 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.

ELAINE V. SMIRES

Notary Expires: 07/12/2008 #2113519

(This area for notarial seal)

Prepared By: Hallie Richards, Cenlar FSB, 425 Phillips Blvd, Trenton, NJ 08618 (609) 883-3900

TJK-20050112-0028 ALSHELB SHELBY AL BAT: 302987/0008430837 KXALDOM1