

STATE OF ALABAMA
JEFFERSON COUNTY

FULL SATISFACTION OF RECORDED LIEN

Know All Men By These Presents, That, the undersigned America's First Federal Credit Union, formerly America's First Credit Union, formerly Iron and Steel Credit Union, acknowledges full payment of the indebtedness secured by that certain (Real Property) (Personal Property) mortgage executed by MICHAEL L. HOWARD AND ANNETTE B. HOWARD, HUSBAND AND WIFE, which said mortgage was recorded in the office of the Judge of Probate Court of SHELBY County, Alabama, in INST NO. 2001-25703, and assigned to NA in NA and the undersigned does further hereby release and satisfy said mortgage.

In Witness Whereof, the undersigned, America's First Federal Credit Union, formerly America's First Credit Union, formerly Iron and Steel Credit Union, has caused these presents to be executed this 19th day of January, 2005.

America's First Federal Credit Union, formerly
America's First Credit Union, formerly
Iron and Steel Credit Union



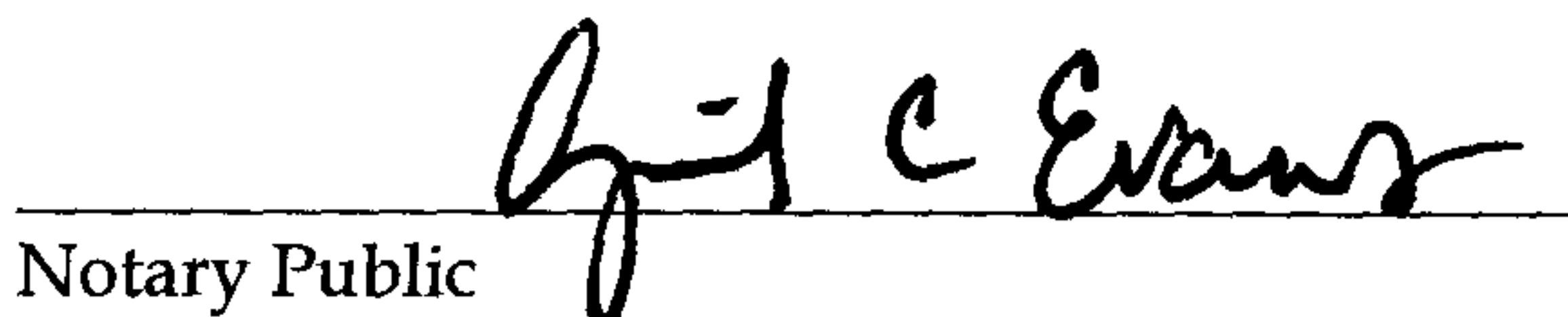
Mark Shaddix,
Mortgage Operations Manager

STATE OF ALABAMA
JEFFERSON COUNTY

CORPORATE ACKNOWLEDGEMENT

I, the undersigned, Notary Public, in and for said County in said State, hereby certify that Mark Shaddix, whose name as Mortgage Operations Manager of America's First Federal Credit Union, formerly America's First Credit Union, formerly Iron and Steel Credit Union, 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 the instrument, he, as such manager and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and Official seal this 19th day of January, 2005.


Notary Public

THIS INSTRUMENT WAS PREPARED BY
APRIL C. EVANS
AMERICA'S FIRST FEDERAL CREDIT UNION
1200 4TH AVENUE NORTH
BIRMINGHAM, AL 35202