

STATE OF ALABAMA)
JEFFERSON COUNTY)

FULL SATISFACTION OF RECORDED LIEN

Know All Men By These Presents, that the undersigned, **UNIVERSITY FEDERAL CREDIT UNION**, acknowledges full payment of the indebtedness by Billy Ray Skinner and Donna P Skinner which said mortgage was recorded in the office of the Judge of Probate Court of Shelby County, Mortgage Instrument No. 20030401000194250, and the undersigned does further hereby release and satisfy said mortgage.

In Witness Whereof, the undersigned **UNIVERSITY FEDERAL CREDIT UNION** has caused these presents to be executed this March 1, 2005

This instrument was prepared by
Debbie Nelson at
1400 South 20th Street,
Birmingham, AL. 35205

UNIVERSITY FEDERAL CREDIT UNION



David Branham
Real Estate Loan Officer



20050309000108220 1/1 \$11.00
Shelby Cnty Judge of Probate, AL
03/09/2005 02:49:48PM FILED/CERT

STATE OF ALABAMA)
JEFFERSON COUNTY)

GENERAL ACKNOWLEDGEMENT

I, the undersigned, Notary Public in and for said County in said State, hereby certify that _____, Whose name 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, has executed the same voluntarily on the day the same bears date.

Given under my hand and seal this _____ day of _____, 2005.

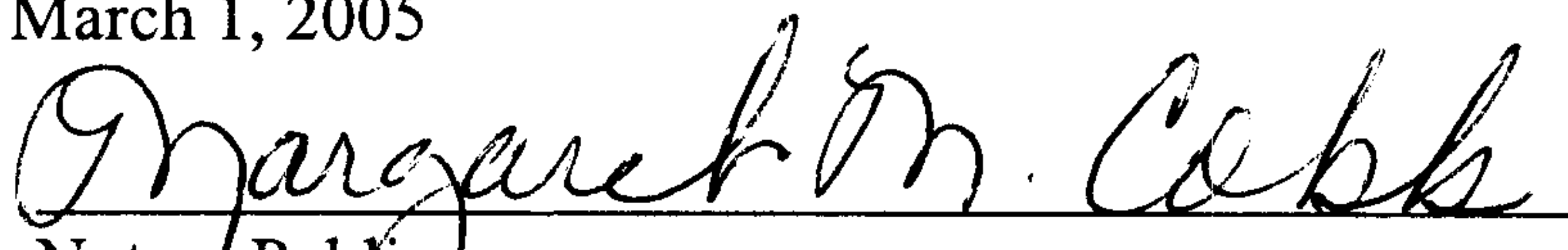
Notary Public

STATE OF ALABAMA)
JEFFERSON COUNTY)

CORPORATE ACKNOWLEDGEMENT

I, the undersigned, Notary Public in and for said County in said State, hereby certify that David Branham, Whose name as Real Estate Loan Officer of **UNIVERSITY FEDERAL 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 officer and with full authority, executed the same voluntarily for and as the act of said **UNIVERSITY FEDERAL CREDIT UNION**.

Given under my hand and Official seal this March 1, 2005



Notary Public
NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: May 3, 2008
BONDED THRU NOTARY PUBLIC UNDERWRITERS