STATE OF ALABAMA) JEFFERSON COUNTY)

FULL SATISFACTION OF RECORDED LIEN

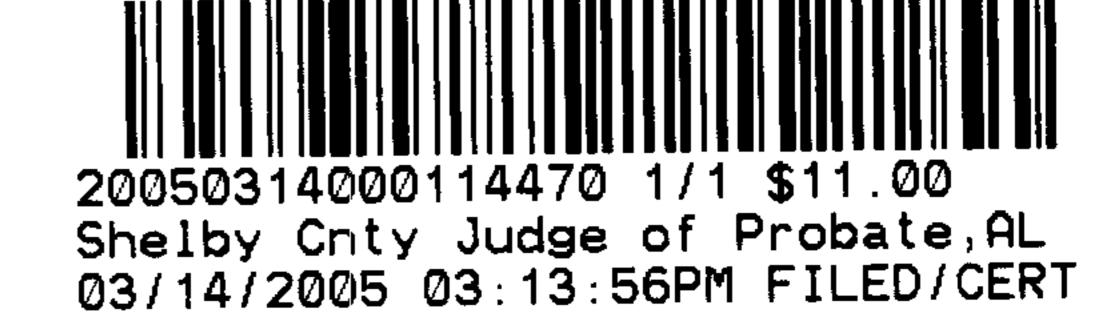
Know All Men By These Presents, that the undersigned, UNIVERSITY FEDERAL CREDIT UNION, acknowledges full payment of the indebtedness by Deborah D Spear which said mortgage was recorded in the office of the Judge of Probate Court of Shelby County, Mortgage Instrument No. 20020521000240130, and the undersigned 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 7, 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



STATE OF ALABAMA)
JEFFERSON COUNTY)

GENERAL ACKNOWLEDGEMENT

JEFFERSON COUNTY)		
I, the undersigned, Notary Public in and fo		
acknowledged before me on this day that, being information and the voluntarily on the day the same bears date.		instrument and who is known to me contents of the instrument, has executed the
Given under my hand and seal this	day of	, 2005.
	Notary Pub	olic

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 7, 2005

Notary Public

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