When recorded return to:

ALMRSD3-4 06/11/04

Navy Federal Credit Union

P. O. Box 3305

Merrifield, VA 22119-3305

Attn: Mortgage Servicing - Payoff Dept.

Loan #: 8005537650 Investor Loan #: PIN/Tax ID #: **Property Address:**

4830 RIVERWOOD PLACE BIRMINGHAM, AL 35242-

20051130000619010 1/1 \$11.00 Shelby Cnty Judge of Probate, AL 11/30/2005 10:41:26AM FILED/CERT

MORTGAGE RELEASE, SATISFACTION, AND DISCHARGE

IN CONSIDERATION of the payment and full satisfaction of all indebtedness secured by that certain Mortgage described below, NAVY FEDERAL CREDIT UNION whose address is P.O. BOX 3305, MERRIFIELD, VA 22119-3305 being the present legal owner of said indebtedness and thereby entitled and authorized to receive said payment, does hereby release, satisfy, and discharge said Mortgage in full and does hereby consent that the same be canceled and discharged of record.

Original Mortgagor(s): JOSEPH M MORGAN

Original Mortgagee: NAVY FEDERAL CREDIT UNION

Loan Amount: \$ 20,000.00

Date of Mortgage: 11/13/1996

Date Recorded: 01/21/1997 Mortgage Book: 0 Page: 0 Document #: 1997-02095

and recorded in the official records of SHELBY County, State of Alabama affecting Real Property and more particularly described on said Mortgage referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 11/14/2005.

NAVY FEDERAL CREDIT UNION

CHARTER NO.

CHARTER NO.

Delana R. Newman Assistant Treasurer

Charlold Mantent CREN Charles A. Mashinski

Assistant Treasurer

County of FAIRFAX On this date of 11/14/2005, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Delana R. Newman and Charles A. Mashinski, known to me (or identified to me on the basis of satisfactory evidence) that they are the Assistant Treasurer and Assistant Treasurer respectively of NAVY FEDERAL CREDIT UNION, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporation, and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the

Witness my hand and official seal on the date hereinabove set forth.

consideration, uses and purposes therein mentioned and set forth.

Notary Public: Beverly M. Sharp

State of VA

My Commission Expires: 06/30/2008

Document Prepared By: Beverly M Sharp

Address: P.O. BOX 3305, MERRIFIELD, VA 22119-3305