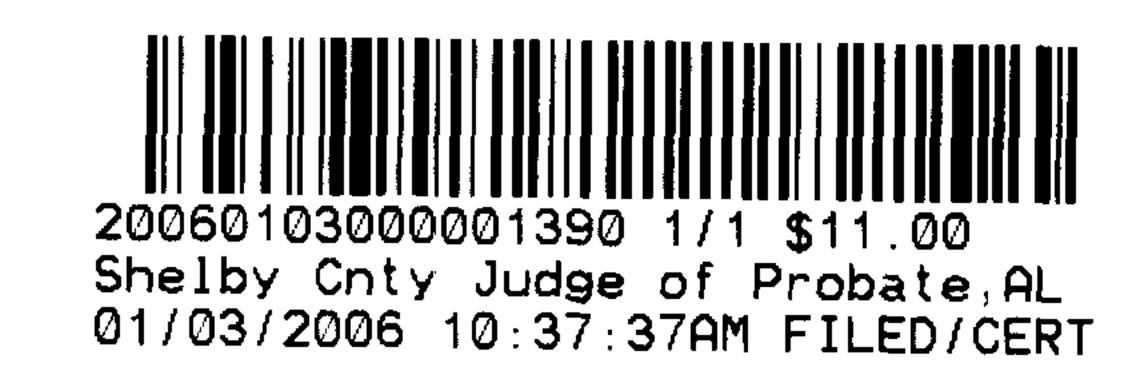
This instrument was prepared by Joyce A. Burton for Tyndall Federal Credit Union Post Office Box 59760 Panama City, FL 32412



MORTGAGE CANCELLATION

TYNDALL FEDERAL CREDIT UNION, a Florida, United States Corporation, the undersigned, owner of a mortgage (and the indebtedness secured thereby) by, Paul Marshall Howard a/k/a Paul M. Howard and wife, Zoe A. Howard, to TYNDALL FEDERAL CREDIT UNION for \$35,000.00 on the 31st day of December 2001 and recorded in Instrument Number 2002-02024 in the Office of the Judge of Probate of, SHELBY COUNTY, ALABAMA do hereby acknowledge that the said indebtedness has been paid, and do hereby cancel said mortgage.

(SEAL)

TYNDALL, FEDERAL CREDIT UNION

Keith Rountree, Assistant Vice-President of Lending

Witnesses:

STATE OF FLORIDA COUNTY OF BAY

Before me personally appeared Keith Rountree, to me well known, and known to be the Assistant Vice-President of Lending for Tyndall Federal Credit Union who is authorized to execute the above mortgage cancellation, and acknowledge that he executed the foregoing satisfaction and cancellation for the uses and purposes set forth herein. Given under my hand and official seal this 1st day of July 2005.

My Commission Expires:

COLORAN CASSION

: Notary Public - State of Florida !

Commission # DD 328692

Bonded By National Notary Assn.

viy Commission Expires Jun 14, 2008

Joceth M. Cassi

Notary Public