

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 R. JOYCE HANKINS BEARD AND CURTIS LEE BEARD, WIFE AND HUSBAND, which said mortgage was recorded in the office of the Judge of Probate Court of SHELBY County, Alabama, in INSTRUMENT NO. 20050415000178910, and assigned to N/A in N/A 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 28th day of March, 2007.

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 28th day of March, 2007.

Notary Public

THIS INSTRUMENT WAS PREPARED BY ALLEN SUMNER AMERICA'S FIRST FEDERAL CREDIT UNION 1200 4TH AVENUE NORTH BIRMINGHAM, AL 35202