When recorded return to: ALMRSD3-6 06/12/06
Navy Federal Credit Union
P. O. Box 3305
Merrifield, VA 22119-3305
Attn: Mortgage Servicing - Payoff Dept.

Loan #: **8013318327**
Investor Loan #: **8013318327**
PIN/Tax ID #:
Property Address:
216 SILVER CREEK PKWY
ALABASTER, AL 35007-

20071105000510820 1/1 $11.00
Shelby Cnty Judge of Probate,AL
11/05/2007 03:51:22PM 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 **820 Follin Lane, Vienna, VA 22180** 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): **KERRY J HIGGS AND LANITA HIGGS, HUSBAND AND WIFE**
Original Mortgagee: **NAVY FEDERAL CREDIT UNION**
Loan Amount: **$ 10,400.00** Date of Mortgage: **03/11/2006**
Date Recorded: **04/03/2006** Document #: **20060403000153370**
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 **10/30/2007.**

NAVY FEDERAL CREDIT UNION

NAVY FEDERAL CREDIT UNION CORPORATE SEAL CHARTER No 5536 DISTRICT OF COLUMBIA

Delana R. Newman
Assistant Treasurer

NAVY FEDERAL CREDIT UNION CORPORATE SEAL CHARTER No 5536 DISTRICT OF COLUMBIA

Amelia Powell
Assistant Treasurer

State of **VA**
County of **FAIRFAX**

On this date of **10/30/2007**, 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 **Amelia Powell**, 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 consideration, uses and purposes therein mentioned and set forth.

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

Notary Public: **Cristina J. Terrazas**
My Commission Expires: **07/31/2009**

Document Prepared By: **Cristina J Terrazas**
Address: **820 Follin Lane, Vienna, VA 22180**

CRISTINA J. TERRAZAS
Notary Public
Commonwealth of Virginia
356731
My Commission Expires Jul 31, 2009