



Prepared by and After Recording Return to:

Christine Chung
NOA Bank
2476 Pleasant Hill Road
Duluth, Georgia 30096

**Discharge of a Mortgage, Security Agreement,
And Financing Statement**

THIS IS TO CERTIFY that a certain Mortgage, Security Agreement and Financing Statement dated February 28, 2011, made by Skip Hwang and Aeta Hwang, husband and wife to NOA Bank, to secure payment of the sum of \$97,346.00, filed for record March 3, 2011, and recorded in Instrument #20110303000071500, in the Office of the Judge of Probate of Shelby County, Alabama is **Paid** or otherwise **Satisfied** and **Discharged** and may be discharged of record.

NOA Bank is the present holder of the above described Mortgage, Security Agreement and Financing Statement.

Each instrument encumbers the Property described on **Exhibit "A" and Exhibit "B"** attached hereto.

In Witness Whereof, this Discharge of Mortgage, Security Agreement and Financing Statement has been signed and sealed this 17th Day of October, 2012.

NOA Bank,
a Georgia banking corporation

By: Christine Chung
Its duly Authorized Vice President

Attest:

By: Kyung Hee Lee
Assistant Secretary

[Bank Seal]

Acknowledgement on Following Page

STATE OF GEORGIA
COUNTY OF GWINNETT

20121023000406380 2/3 \$18.00
Shelby Cnty Judge of Probate, AL
10/23/2012 08:04:11 AM FILED/CERT

I CERTIFY that on October 17, 2012, Kyung Hee Lee, personally came before me, and acknowledged under oath, to my satisfaction, that:

- (1) this person is an Assistant Secretary of NOA Bank, the corporation named in this document;
- (2) this person is the attesting witness to the signing of this document by the proper corporate officer who is Christine Chung, a Vice President of the corporation;
- (3) this document was signed and delivered by the corporation as its voluntary act duly authorized by a proper resolution of its Board of Directors;
- (4) this person knows the proper seal of the corporation which was affixed to this document;
- (5) this person signed this proof to attest to the truth of these facts.

Signed and sworn to before me on October 17, 2012

My Commission Expires:

05/10/2014


Notary Public

Name: Jin Kyoung Kim




20121023000406380 3/3 \$18.00
Shelby Cnty Judge of Probate, AL
10/23/2012 08:04:11 AM FILED/CERT

EXHIBIT "A"

Lot 158, according to the Survey of Lake Forest, First Sector, as recorded in Map Book 24, Page 62, in the Probate Office of Shelby County, Alabama

EXHIBIT "B"

SPECIAL STIPULATIONS

The Loan secured by this lien was made under a United States Small Business Administration (SBA) nationwide program which uses tax dollars to assist small business owners. If the United States is seeking to enforce this document, then under SBA regulations:

- a) When SBA is the holder of the Note, this document and all documents evidencing or securing this Loan will be construed in accordance with federal law.
- b) Lender or SBA may use local or state procedures for purposes such as filing papers, recording documents, giving notice, foreclosing liens, and other purposes. By using these procedures, SBA does not waive any federal immunity from local or state control, penalty, tax or liability. No Borrower or Guarantor may claim or assert against SBA any local or state law to deny any obligation of Borrower, or defend any claim of SBA with respect to this Loan.

Any clause in this document requiring arbitration is not enforceable when SBA is the holder of the Note secured by this instrument.