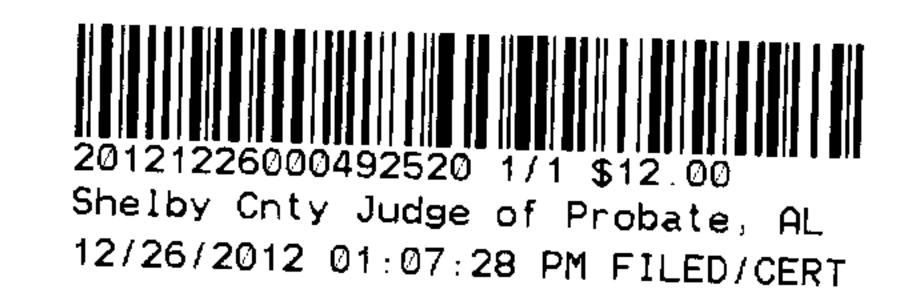
AUTHORITY TO CANCEL



TO THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA:

You are hereby authorized to release of record the following mortgage given to Merchants and Farmers Bank, Kosciusko, Mississippi (FORMERLY KNOWN AS FIRST NATIONAL BANK OF SHELBY COUNTY) which has been paid and satisfied:

RICKY L. HOWARD

INSTRUMENT NUMBER: 20020610000272810

STATE OF MISSISSIPPI COUNTY OF ATTALA

ID No 1742

Comm Expires

June 16, 2014

Hobby Sue Kamage. NOTARY PUBLIC

My Commission Expires:

June 16,2014

Loan 72806915

311

Prepared by: Johnnie Foster P. O. Box 520

Kosciusko, MS 39090

(662)290-1064