

Recording Requested By:
Regions Mortgage, Inc.

When Recorded Return To:

Inst # 1997-33508

Regions Mortgage, Inc.
605 South Perry Street
Montgomery, AL 36104-

10/15/1997-33508
10:15 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 SNA 8.50

DISCHARGE OF MORTGAGE

Regions Mortgage, Inc. #:8198065 "Gardner" Lender ID:270/PIF 9-18-97 Shelby, Alabama 01/117: 8.50

KNOW ALL MEN BY THESE PRESENTS,
That REGIONS MORTGAGE, INC., hereinafter referred to as the Mortgagee, DOES
HEREBY CERTIFY, that a certain Mortgage dated 10/27/1994, made and executed by
LARRY C GARDNER AND WIFE SHERRY B GARDNER, to secure payment of the principal
sum of \$161,500.00 plus interest, originally to MORTGAGE AMERICA, INC., in the
County of SHELBY and the State of ALABAMA, Recorded 10/31/1994 as Instrument No.
1994-32522 Book/Reel/Liber na, Page/Folio na, is now Paid and Satisfied, and is
therefore discharged.

Property Address: 96 Heather Ridge Dr, Pelham, AL, 35124

In all references in this instrument to any party, the use of a particular
gender or number is intended to include the appropriate gender or number as the
case may be.

IN WITNESS WHEREOF, the said Mortgagee has set his hand and has caused these
presents to be signed by its duly authorized officer(s).

REGIONS MORTGAGE, inc.
On OCT 10 1997, (DATE)

By: Lisa M. Farmer
LISA M. FARMER/VICE PRESIDENT

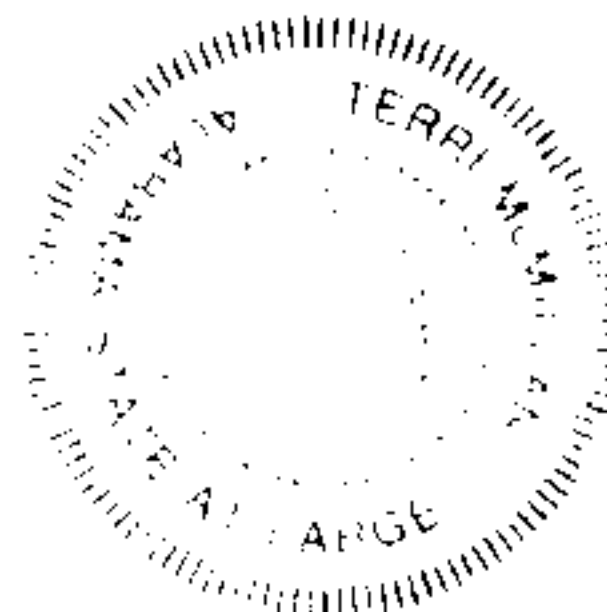


STATE OF Alabama
COUNTY OF Montgomery

On OCT 10 1997 I, Terri McMillan, a Notary Public in and for Montgomery
County, in the State of Alabama, do hereby certify that Lisa M. Farmer/Vice
President, who is/are signed to the foregoing document and who is/are known to
me, sworn to (or affirmed) and subscribed before me on this day, that being
informed of the contents of said instrument, he/she/they as such officer(s) and
with full authority, executed the same voluntarily for and as the act of said
corporation.

WITNESS my hand and official seal,

Terri McMillan
Terri McMillan
Notary Expires: 02/27/2001



(This area for notarial seal)

Document Prepared By: Patsy Sanders/Regions Mortgage, Inc. 605 S. Perry Street Montgomery, AL 36104
GTJ-19970924-0070 ALBHELB 01117 SHELBY AL BAT: 8815/8198065 KXALDOM1