RELEASE OF MORTGAGES

STATE OF ALABAMA COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, that THE PEOPLES BANK AND TRUST COMPANY, A Corporation, mortgagee under that certain mortgage executed by BENNETT NIVEN and AGNES NIVEN in favor of THE PEOPLES BANK AND TRUST COMPANY, A Corporation, formerly known as Merchants & Planters Bank, and recorded in INSTRUMENT NUMBER 1992-26485. corrected and re-recorded mortgage recorded in INSTRUMENT NUMBER 1992-28776 in the office of the Probate Judge of SHELBY County, Alabama; does hereby fully discharge and release said mortgages referenced above from lien and operation thereof or any claim of any nature or description thereunder.

Witness our hand and seal this the 15th day of Morch, 1999. THE PEOPLES BANK AND TRUST COMPANY, A Corporation, formerly known as Merchants and Planters Bank

11/1/

STATE OF ALABAMA COUNTY OF SHELBY

I, the undersigned authority, in and for said County, in said State, hereby certify that Michael A. Truelove, whose name as President of THE PEOPLES BANK AND TRUST COMPANY, A Corporation, is signed to the foregoing Release, and who is known to me, acknowledged before me on this day that being informed of the contents of this Release, he, as such officer, and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal, this the 15th day of March, 1999.

NOTARY PUBLIC

Notary Public Alabama State At Large My Commission Expires: My Commission Expres. November 12 200

SEAL

This instrument was prepared by MITCHELL A. SPEARS, ATTORNEY AT LAW, P. O. Box 119, Montevallo, Alabama 35115.

Inst # 1999-12225

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