PREPARED BY & RETURN TO: First Union PO Box 50010

Roanoke, VA 24022

By: Frances Holt

FULL RELEASE

FIRST UNION HOME EQUITY BANK, N.A. hereby declares that it is the true and lawful owner and of the indebtedness secured by a lien in the Deed of Trust

from CHARLES H MCPHERSON AND REBECCA ANN MCPHERSON

to FIRST UNION HOME EQUITY BANK N A

of Record in Mortgage Book 1995-02442 Page N/A in the Office of the Judge of Probate of SHELBY County, Alabama, and for valuable consideration, the receipt and of which are acknowledged, FIRST UNION HOME EQUITY BANK, N.A. releases said lien.

DATED this 12th day of May, 1999. FIRST UNION HOME EQUITY BANK, N.A.

Inst # 1999-21068

Frances Holt, Assistant Vice President

COMMONWEALTH OF VIRGINIA COUNTY OF ROANOKE

05/19/1999-21068 11:17 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 8.50 DOI SNA

Before me, HEIDI HOFFMAN, a Notary Public within and for the Commonwealth and City aforesaid, personally appeared Frances Holt, Assistant Vice President of FIRST UNION HOME EQUITY BANK, N.A. with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged her/himself to be the Assistant Vice President of FIRST UNION HOME EQUITY BANK, N.A., the within named bargainor, a corporation, and that she/he such authorized official of the corporation, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by her/himself as such authorized officer.

Witness my hand and seal at office in Roanoke Virginia, this 12th day of May, 1999.

HEIDI HOFFMAN Notary Pub

NOTARY PUBLIC COMMONWEALTH OF VIRGINIA HEIDI HOFFMAN **ROANOKE COUNTY** My Commission Expires

August 31, 2002

My Commission Expires: 08-31-2002