RELEASE OF MORTGAGE

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 J. Dennis Sims D/B/A JDS Homes and wife, Vicki D. Sims in favor of THE PEOPLES BANK AND TRUST COMPANY, A Corporation, and recorded in INST# 1998-00819, in the office of the Probate Judge of SHELBY County, Alabama; does hereby full 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 25th day of MARCH, 1999.

THE PEOPLES BANK AND TRUST COMPANY, A Corporation Formerly Know as Merchants & Planters Bank

Its: VICE PRESIDENT

STATE OF ALABAMA COUNTY OF SHELBY

THE PERSON NAMED IN

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

Given under my hand and official seal, this the 25th day of MARCH, 1999.

Daphne a-Young

SEAL

MY COMMISSION EXPIRES APRIL 22, 2003

This instrument was prepared by THE PEOPLES BANK AND TRUST COMPANY, A Corporation, 835 Main Street, P. O. Box 240, Montevallo, Alabama 35115.

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Inst # 1999-27984

07/02/1999-27984 02:13 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 8,50 001 HHS