This instrument was prepared by:

MELISSA SPARKS

SECOR BANK, FEDERAL SAVINGS BANK

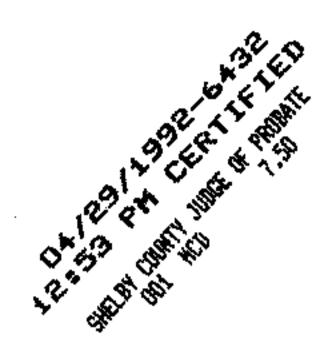
P.O. Box 1745 Birmingham, Alabama

35202

FULL RELEASE OF MORTGAGE

STATE OF ALABAMA

COUNTY OF JEFFERSON)



WHEREAS, the undersigned, SECOR BANK, FEDERAL SAVINGS BANK, a Corporation, being the successor to a Corporation, by process of merger and/or name change under the applicable Federal and State Statutes in such cases made and provided, is the holder and owner of the following described Mortgage(s) of record in the office of the Probate Judge of SHELBY County, Alabama, to-wit:

NAME OF MORTGAGOR	DATE EXECUTED	VOLUME	PAGE
JAMES K JOWERS AND WIFE, KAREN M JOWERS	FEBRUARY 26, 1988	173	669
ROBERT O BLACK AND WIFE, MARIE BLACK	NOVEMBER 13, 1989	266	423

WHEREAS, the indebtedness secured by each of said mortgages has been paid to the undersigned in full.

NOW, THEREFORE, the undersigned, SECOR BANK, FEDERAL SAVINGS BANK, a Corporation, does hereby acknowledge satisfaction and payment in full of said indebtedness, and hereby releases and discharges the property described in each of said mortgages from the lien of same.

IN WITNESS WHEREOF, the said SECOR BANK, FEDERAL SAVINGS BANK, a Corporation, has caused these presents to be executed in and by its corporate name by its duly authorized officers, who are duly authorized thereto, on this the \$24th\$ day of \$APRIL\$, $$19_{\,92}$$.

TTEST:

ITS CORPORATE SECRETARY OR ASSISTANT SECRETARY

SECOR BANK, FEDERAL SAVINGS BANK

ITS VICE PRESIDENT

STATE OF ALABAMA

COUNTY OF JEFFERSON

I, the undersigned authority, a Notary Public, in and for said County in said State, hereby certify that MARTHA METCALFE whose names as Corporate Secretary or Assistant Secretary and Vice President respectively, of SECOR BANK, FEDERAL SAVINGS BANK, a Corporation, are signed to the foregoing release, and who are known to me, acknowledged before me on this day, that being informed of the contents of the release, they, as such offices, and with full authority, executed the same voluntarily for and as the act of said Corporation.

Given under my hand official seal this 24th day APRIL, 1992

NOTARY PUBLIC

MY COMMISSION EXPIRES JUNE 2, 1994