

FULL RELEASE OF MORTGAGE


STATE OF ALABAMA)
SHELBY COUNTY)

WHEREAS, Gerald Dennis O'Brien and Jeannene O'Brien
did heretofore on the 2nd day of June, 1994 execute a
mortgage to COLONIAL BANK
which said mortgage is recorded in Inst # 1994, page 17718
Probate Office of Shelby County, Alabama, (which said mortgage was
transferred to _____
by transfer appearing in said Probate Office in _____, page _____ :)
and

WHEREAS the indebtedness secured by said mortgage has been paid in full.

NOW, THEREFORE, the undersigned, does hereby acknowledge satisfaction and
payment in full of said indebtedness and hereby releases and discharges the
property in said mortgage from the lien of same.

IN WITNESS WHEREOF, said COLONIAL BANK
has caused these presents to be signed in and by its corporate name by _____
JAMES G CATLIN, its LOAN OPERATIONS OFFICER
thereunto duly authorized on this the 29th day of December, 1994.

COLONIAL BANK

BY: JAMES G CATLIN
ITS: LOAN OPERATIONS OFFICER

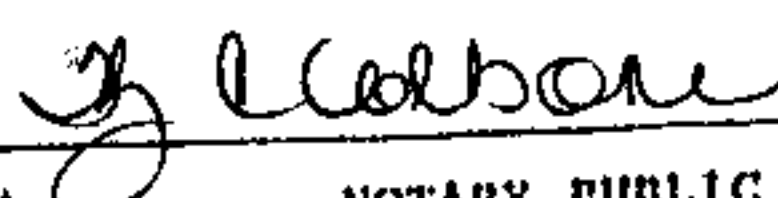
STATE OF ALABAMA)
SHELBY COUNTY)

01/04/1995-00250
11:30 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
DOJ MCD 8.50

I, the undersigned authority, a Notary Public, in and for said County, in
said State, hereby certify that JAMES G CATLIN, whose name
as LOAN OPERATIONS OFFICER OF COLONIAL BANK
is signed to the foregoing full release of mortgage, and who is known to me,
acknowledged before me on this day, that, being informed of the contents of the
instrument, 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 29th day of December, 1994.

This instrument was prepared by
SUE WHITEHEAD, COLONIAL BANK
P O Box 1887, Birmingham, Alabama 35201


NOTARY PUBLIC

My Commission expires 3-9-97

Inst # 1995-00250