

Recording Requested By:
Regions Mortgage, Inc.

When Recorded Return To:

Regions Mortgage, Inc.
605 South Perry Street
Montgomery, AL 36104-

Inst # 1997-29876

09/17/1997-29876
11:17 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 SNA 8.50

DISCHARGE OF MORTGAGE

Regions Mortgage, Inc. #:4802447 "DILLARD" Lender ID:010/PIF 8/22/97 Shelby, Alabama 01/117: 8.50

KNOW ALL MEN BY THESE PRESENTS,
That FIRST ALABAMA BANK BY ITS AUTHORIZED AGENT REGIONS MORTGAGE, INC. F/K/A
REAL ESTATE FINANCING, INC., hereinafter referred to as the Mortgagee, DOES
HEREBY CERTIFY, that a certain Mortgage dated 05/10/1996, made and executed by
KEITH A DILLARD JOINED BY BARBARA W DILLARD HIS WIFE, to secure payment of the
principal sum of \$264,000.00 plus interest, originally to FIRST ALABAMA BANK, in
the County of SHELBY and the State of ALABAMA, Recorded 05/24/1996 as Instrument
No. 1996-16885 Book/Reel/Liber n/a, Page/Folio n/a, is now Paid and Satisfied,
and is therefore discharged.

Property Address: Lot 14 Heatherwood Forest, Hoover, AL, 35244

In all references in this instrument to any party, the use of a particular
gender or number is intended to include the appropriate gender or number as the
case may be.

IN WITNESS WHEREOF, the said Mortgagee has set his hand and has caused these
presents to be signed by its duly authorized officer(s).

First Alabama Bank by its authorized agent
Regions Mortgage, Inc. f/k/a Real Estate
Financing, Inc.
On SEP 15 1997 (DATE)

By: Lisa M. Farmer
LISA M. FARMER, VICE PRESIDENT

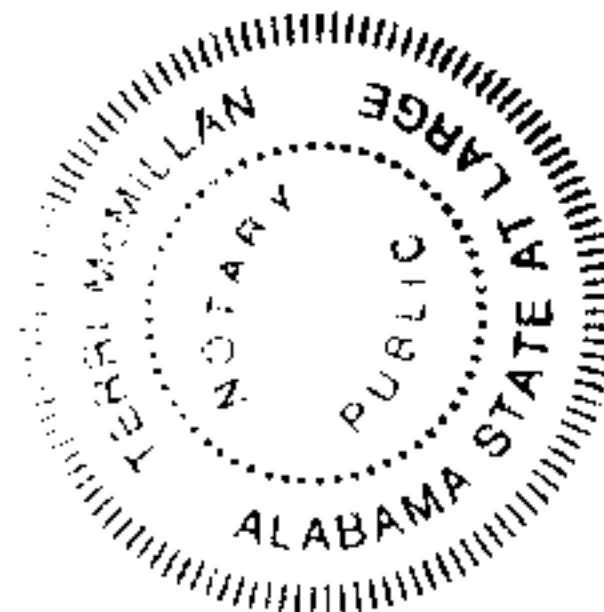


STATE OF Alabama
COUNTY OF Montgomery

On SEP 15 1997 I, Terri McMillan, a Notary Public in and for Montgomery
County, in the State of Alabama, do hereby certify that Lisa M. Farmer, Vice
President, who is/are signed to the foregoing document and who is/are known to
me, sworn to (or affirmed) and subscribed before me on this day, that being
informed of the contents of said instrument, he/she/they as such officer(s) and
with full authority, executed the same voluntarily for and as the act of said
corporation.

WITNESS my hand and official seal,

Terri McMillan
Terri McMillan
Notary Expires: 02/27/2001



(This area for notarial seal)

* Document Prepared By: Patsy Sanders/Regions Mortgage, Inc. 605 S. Perry Street Montgomery, AL 36104
JLA-19870910-0021 ALSHELBY 01117 SHELBY AL BAT: 6687/4802447 KXALDOM1