

SATISFACTION AND RELEASE OF MORTGAGE

The undersigned, SouthTrust Bank , National Associations,
acknowledges full payment of the indebtedness secured by
this certain mortgage(s) execute to it by John M. Lovoy and wife, Wanda S. Lovoy
date(s) of December 21, 1992
and recorded in the Probate Office Shelby county, Alabama,
Instrument # 1993-00870
and, as owner of said mortgage(s), does hereby release, satisfy and discharge
said mortgage(s).

IN WITNESS WHEREOF, SouthTrust Bank, National Association has
caused this instrument to be executed by its duly authorized officer as of the 26th
day of November, 1997

SouthTrust Bank, National Association

By 

Its Loan Operations Officer, _____ (Title)

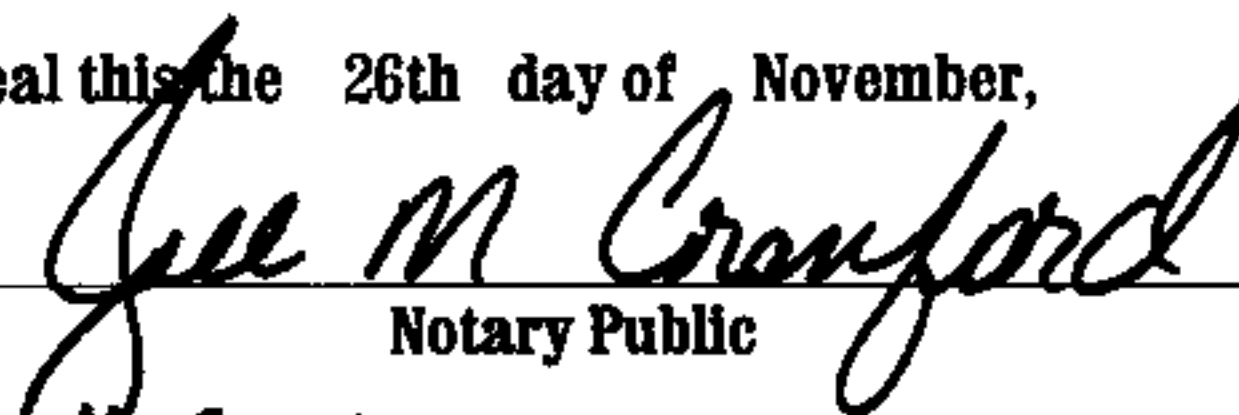
STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby
certify that Marie Thompson,

as Loan Operations Officer of SouthTrust Bank,
National Association, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this
day that, being informed of the contents of the instrument, he/she as such officer and with full authority, executed the
same voluntarily for and as the act of said national banking association.

Given under my hand and official seal this the 26th day of November,
1997.


Notary Public
My Commission Expires January 1st 1998

This instrument was prepared by
Janice Adams-Marshall, Document Loan Departments
Post Office Box 2233
Birmingham, Alabama 35201

SouthTrust Bank / Loan Documents/Paid Outs
Birmingham, Alabama

Acct #95-471-502

Branch 346

P/O 11/19/97

Inst # 1997-40707

12/15/1997-40707
11:43 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD