

RELEASE OF MORTGAGE

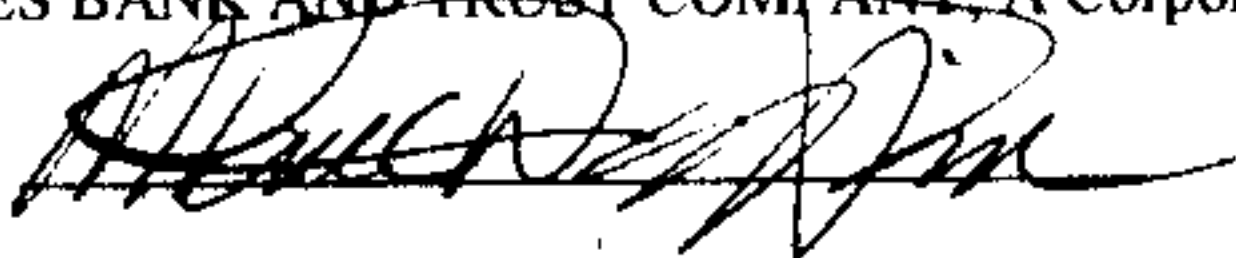
STATE OF ALABAMA
COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, that THE PEOPLES BANK AND TRUST COMPANY, A Corporation, mortgagee under that certain mortgage executed by LUCRETIA Y. GAY in favor of THE PEOPLES BANK AND TRUST COMPANY, A Corporation, and recorded on INSTRUMENT #1997-22713 in the Office of the Probate Judge of SHELBY County, Alabama, does hereby fully discharge and release said mortgage from the lien and operation thereof or any claim of any nature or description thereunder.

Witness our hand and seal this the 10th day of February , 1998.

THE PEOPLES BANK AND TRUST COMPANY, A Corporation

By:

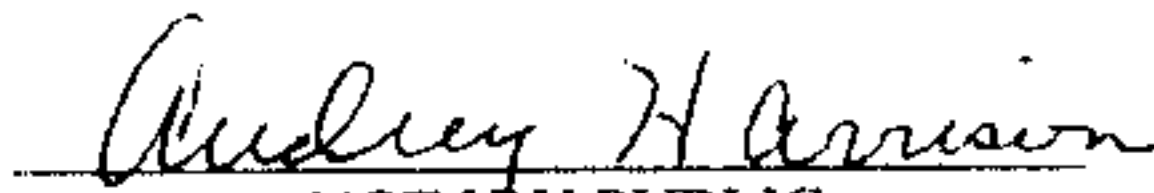


Its: Vice President/Mortgage Lending

STATE OF ALABAMA
COUNTY OF AUTAUGA

I, the undersigned authority, in and for said County, in said State, hereby certify that M. Paul Daffin, whose name as Vice President/ Mortgage Lending, 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 and as the act of said corporation.

Given under my hand and official seal, this the 10th day of February , 1998.


NOTARY PUBLIC

My Commission Expires
Jan. 24, 2000

SEAL

This instrument was prepared by THE PEOPLES BANK AND TRUST COMPANY, A Corporation, 148 East Main Street, P. O. Box 680100, Prattville, Alabama 36068-0100.

Loan # 2900522313

02/12/1998-04752
09:38 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 HEL 8.50

Inst # 1998-04752