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 J. DENNIS SIMS D/B/A JDS HOMES and wife, VICKI D. SIMS in favor of THE PEOPLES BANK AND TRUST COMPANY, A Corporation, and recorded in Instrument 1998-00821 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 8th day of SEPTEMBER, 1998.

THE PEOPLES BANK AND TRUST COMPANY, A Corporation

By:

Its: VICE PRESIDENT/MORTGAGE LENDER

STATE OF ALABAMA COUNTY OF SHELBY

I, the undersigned authority, in and for said County, in said State, hereby certify that MARY D. HUGHES whose name as VICE PRESIDENT/MORTGAGE LENDER, 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 8th day of SEPTEMBER, 1998.

OTARY PUBLIC

Rotary Public, Alabama State At his to My Commission Expires, Nevember 11.15

SEAL

This instrument was prepared by THE PEOPLES BANK AND TRUST COMPANY, A Corporation, 310 Broad Street, P. O. Box 799, Selma, Alabama 36702-0799.

Loan #

regrelea.95