

Loan number 10494-2

This instrument was prepared by:

Sheryl Arnold
2211 Highland Avenue
Birmingham, AL 35205

STATE OF ALABAMA
COUNTY OF Jefferson

SATISFACTION OF MORTGAGE

Know all men by these presents; that, the undersigned, BancorpSouth, formerly Highland Bank acknowledges full payment of the indebtedness secured by that certain Mortgage executed to it by W. Hal Shepherd and Debby T. Shepherd, under a date of 4/17/98, which said Mortgage was Recorded in the Office of the Judge of Probate Court of Shelby County, Alabama, in Mortgage Real 1998-13762 and the undersigned does hereby further release and satisfy said Mortgage.

In Witness hereof, the undersigned has caused these presents to be executed this 8th day of January, 1999.

BANCORPSOUTH, FORMERLY,
HIGHLAND BANK

By: _____



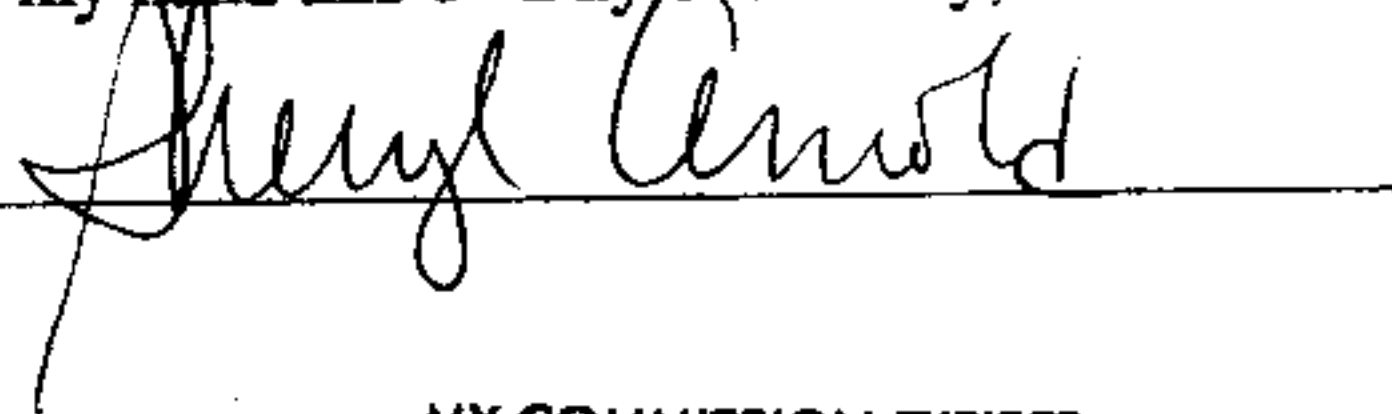
Bebe Vaughn
Loan Operations Officer

STATE OF ALABAMA
COUNTY OF Jefferson

I, Sheryl Arnold, a Notary Public, in and for said County, in said State, hereby certify that Bebe Vaughn, Loan Operations Officer of BancorpSouth Bank, formerly Highland Bank, a Corporation, is signed to the foregoing release, and who is known to me, acknowledges before me on this date that with full authority, executed the same voluntarily for and as the act of said Corporation.

Given under my hand this 8th Day of January, 1999.

NOTARY _____



MY COMMISSION EXPIRES
OCTOBER 31, 2001

01/14/1999-01790
09:52 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 1996 0.50

Inst # 1999-01790