

**REGIONS BANK
FULL RELEASE OF MORTGAGE**

**STATE OF ALABAMA
COUNTY OF SHELBY**

KNOW ALL MEN BY THESE PRESENTS: That,

WHEREAS, ANTHONY JOINER & JANET E. JOINER
did heretofore on the 24TH DAY of FEBRUARY, 1997 execute a mortgage to
REGIONS BANK, which said mortgage is recorded in Instrument # 1997/06329
in the Probate Office of Shelby County, Alabama.

WHEREAS, the indebtedness secured by said mortgage has been paid to
REGIONS BANK in full.

NOW, THEREFORE, the undersigned, REGIONS BANK, does hereby
acknowledge satisfaction and payment in full of said indebtedness and hereby
releases and discharges the property described in said mortgage from the lien of
same.

IN WITNESS WHEREOF, said REGIONS BANK, has caused these presents to
be signed in and by its corporate name by GARY SHAMBLIN, OFFICER, PELHAM
BRANCH, thereunto duly authorized on this the 20TH day of January, 1999.

REGIONS BANK

By:


GARY SHAMBLIN - OFFICER PELHAM

**BRANCH - State of Alabama
Shelby County**

I, the undersigned authority, a Notary Public, in and for said County, in said
State, hereby certify that GARY SHAMBLIN, whose name as OFFICER, of REGIONS
BANK, a corporation is signed to the foregoing full release of mortgage, and who is
known to me, acknowledged before me on this day, that, being informed of the
contents of the instrument, 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 20THth day of January, 1999.


KAREN ALEXANDER - Notary Public

My commission expires: 12/15/2001

Inst # 1999-05506

02/09/1999-05506
10:35 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CMH 0.50