PREPARED BY: Janis Winberry RETURN TO: UNION PLANTERS BANK N.A. P.O. BOX 1860 MEMPHIS TN 38101-1860 (901)580-6288

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KNOW ALL MEN BY THESE PRESENTS, M.J. HARDY & FRANCES HARDY & EDITH HALBY

Whereas, on the 1 day of JULY 1988. of the County of SHELBY State of ALABAMA executed and delivered a certain note to CITY FEDERAL S & L ASSC conditioned for the payment of EIGHTY FOUR THOUSAND ANDNO/100 and interest from date, which note is secured by a trust deed or mortgage of even date therewith on certain land in PELHAM ALABAMA and which trust deed or mortgage is recorded in the Register's Office of the State and County aforesaid in MTG BK 195 PG 20 which reference is made;

And Whereas said note has been paid in full to UNION PLANTERS BANK N.A. and lawful owner and holder thereof; Now, therefore, in consideration of the payment of said note UNION PLANTERS BANK N.A. does hereby release and discharge said land from any and all liens by virtue of said trust deed or mortgage. In Testimony Whereof, UNION PLANTERS BANK N.A. has caused this instrument to be executed by its duly authorized officer, this 27 day of MAY, 1999.

Union Planters Bank N.A. F/K/A Magnolia Federal Bank For Savings F/K/A Magnolia Federal Savings & Loan Association F/K/A First Magnolia Federal Savings Association Marsha P. Murley Asst. Vice Fresident

STATE OF TENNESSEE COUNTY OF SHELBY

Before me, Kenneth P. Zindle, a Notary Public in and for the County and State aforesaid, personally appeared Marsha P. Murley with whom I am personally acquainted and who upon oath acknowledged herself to be the Asst. Vice President of __UNION PLANTERS BANK, N.A. the within named bargainor, a corporation, and that she as such Asst. Vice President being authorized to do so, executed the foregoing instrument for the purpose therein contained by signing the name of the corporation by herself asAsst. Vice President.

Witness my hand and official seal, in the City of MEMPHIS, County of SHELBY and State of TENNESSEE,

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this 27 day of MAY, 1999.

MY COMMISSION EXPIRES: 02/27/2001

NOTARY PUBLIC LARGE ARTON COUNTY, TENNESSEE

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