

0988308-9001

This instrument prepared by:
Louise Holland
P. O. Box 216
Pelham, Alabama 35124

**REGIONS BANK
FULL RELEASE OF MORTGAGE**

**STATE OF ALABAMA
SHELBY COUNTY**

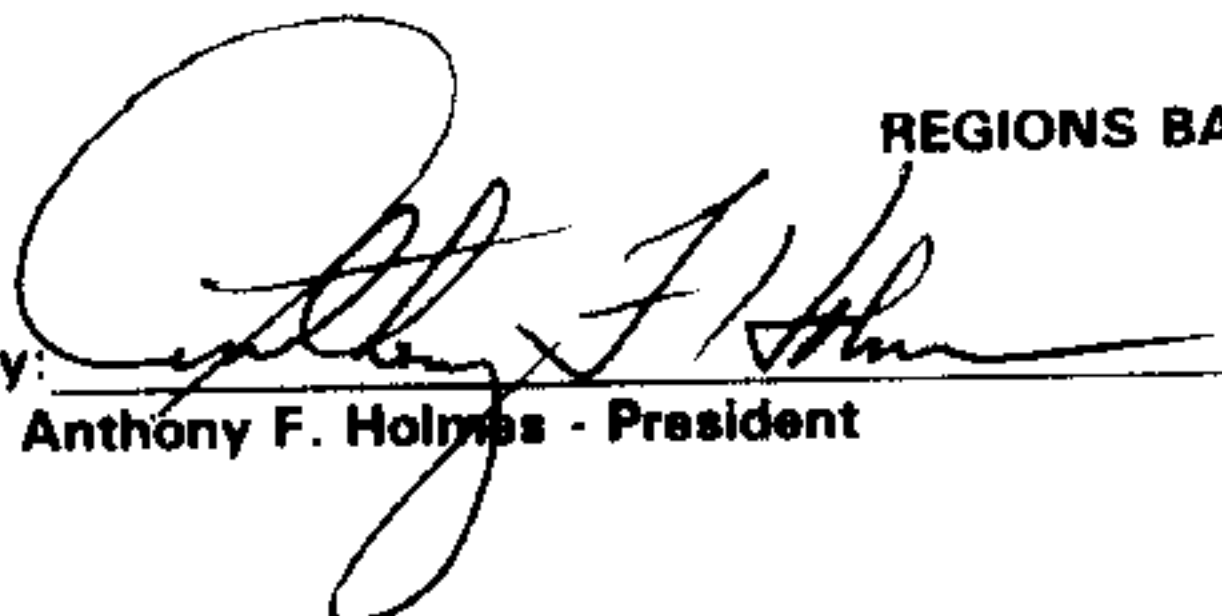
KNOW ALL MEN BY THESE PRESENTS: That,

WHEREAS, Kenneth Owens and Kayren L. Owens
did heretofore on the 16th day of June, 1992 execute a mortgage to First Alabama
Bank, now **REGIONS BANK**, which said mortgage is recorded in Inst. #1992-12025
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 Anthony F. Holmes, its President,
hereunto duly authorized on this 23rd day of June, 1999.

REGIONS BANK
By: 
Anthony F. Holmes - President

**State of Alabama
Shelby County**

I, the undersigned authority, a Notary Public, in and for said County, in said
State, hereby certify that Anthony F. Holmes, whose name as President 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 23rd day of June, 1999.


Louise D. Holland - Notary Public

My commission expires: 2/24/2001
Inst # 1999-27072

06/29/1999-27072
08:47 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
001 CRH 8.50