PREPARED BY & RETURN TO:

First Union PO Box 50010

Roanoke, VA 24022

By: BONNIE BURNETTE

FULL RELEASE

FIRST UNION HOME EQUITY BANK, N.A. hereby declares that it is the true and lawful owner and of the indebtedness secured by a lien in the Deed of Trust

from PHILLIP G COX AND LYNN L COX

to FIRST UNION HOME EQUITY BANK, N.A.

of Record in Mortgage Book 1995 Page 04470 in the Office of the Judge of Probate of SHELBY County, Alabama, and for valuable consideration, the receipt and of which are acknowledged, FIRST UNION HOME EQUITY BANK, N.A. releases said lien.

DATED this 15th day of July, 1999. FIRST UNION HOME EQUITY BANK, N.A.

BONNIE R BURNETTE, ASSISTANT VICE PRESIDENT

COMMONWEALTH OF VIRGINIA COUNTY OF ROANOKE

Before me, ROBIN S CAMPBELL, a Notary Public within and for the Commonwealth and City aforesaid, personally appeared BONNIE R BURNETTE, ASSISTANT VICE PRESIDENT of FIRST UNION HOME EQUITY BANK, N.A. with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged her/himself to be the ASSISTANT VICE PRESIDENT of FIRST UNION HOME EQUITY BANK, N.A., the within named bargainor, a corporation, and that she/he such authorized official of the corporation, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by her/himself as such authorized officer.

Witness my hand and seal at office in Roanoke Virginia, this 15th day of July, 1999.

ROBIN S CAMPBELL, Notary Publication

My Commission Expires: 09-30-2002

OFFICIAL SEAL
NOTARY PUBLIC
NOTARY PUBLIC
COMMONWEALTH OF VIRGINIA
COMMONWEALTH OF VIRGINIA
ROBIN S. CAMPBELL
ROANOKE COUNTY
ROANOKE COUNTY
My Commission Expires Sept. 30, 2002

A/28/1999-31310 111 AM CERTIFIED SHELM COUNTY JUDGE OF STORATE

