THIS INSTRUMENT PREPARED BY: CINDY BURDETT REGIONS BANK P O BOX 10247 BIRMINGHAM, ALABAMA 35202 0039005281 # 231

> REGIONS BANK. FULL RELEASE OF MORTGAGE

STATE OF ALABAMA SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS

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WHEREAS,

L. HOLT CLOUD AND GRETCHEN A. CLOUD, HUSBAND AND WIFE, did heretofore on the 6TH day of JANUARY, 1994 execute a mortgage to REGIONS BANK, (FORMERLY KNOWN AS FIRST ALABAMA BANK) which said mortgage is 1994-01357 Probate Office of SHELBY recorded in INST# 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 present to be signed in and by its corporation name by JANICE B.MCCORMICK its VICE-PRESIDENT thereunto duly authorized on this the 29TH day of DECEMBER, 1999.

REGIONS BANK

STATE OF ALABAMA JEFFERSON COUNTY

I, the undersigned authority, a Notary Public, in and for said County , in said State, hereby certify that JANICE B.MCCORMICK whose name as VICE-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, she, 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 29TH day of DECEMBER 1999.

NOTARY PUBLIC

MY COMMISSION EXPIRES: MY COMMISSION EXPIRES DECEMBER 17,