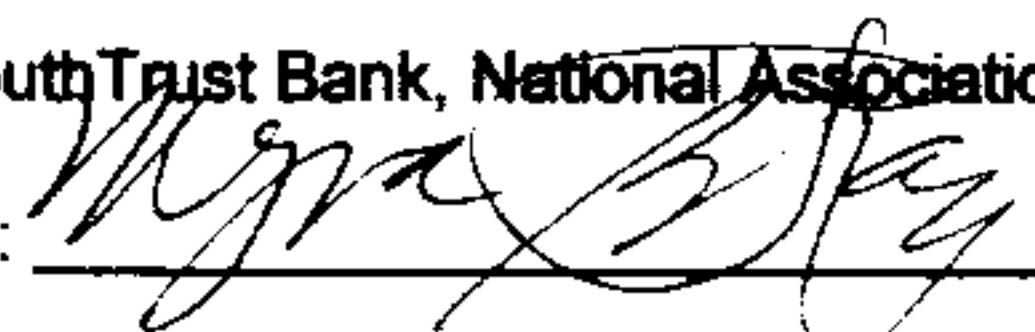


SATISFACTION AND RELEASE OF MORTGAGE

The undersigned, SouthTrust Bank, National Associations
acknowledges full payment of the indebtedness secured by
this certain mortgage(s) executed to it by Anita M. Cotney, unmarried woman
under date(s) of July 9, 1998
and recorded in the Probate Office of Shelby County, Alabama, in
Instrument # 1998-50805
and, as owner of said mortgage(s), does hereby release, satisfy and discharge e(s) .
said mortgage

IN WITNESS WHEREOF, SouthTrust Bank, National Association has
caused this instrument to be executed by its duly authorized officer as of the 27th,
day of January, 2000

SouthTrust Bank, National Association

By: 

Its Assistant Vice President _____ (Title)

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby
certify that _____ whose name as Assistant Vice President of SouthTrust Bank,
National Association, is signed to the foregoing instrument, and who is known to me, acknowledged
before me on this day that, being informed of the contents of the instrument, he/she as such officer and
with full authority, executed the same voluntarily for and as the act of said national banking association.

Given under my hand and official seal this the 27th, day of January, 2000.


Notary Public

This instrument was prepared by
Mariluz Wilson - Document Management
of SouthTrust Bank
Ops
P.O. Box 2233
Birmingham, Alabama 35201

MY COMMISSION EXPIRES
APRIL 6, 2003.
SouthTrust Bank Mgt./Loan
P.O. Box 2233
Birmingham, Alabama 35201

ACCT# 95969450

BRANCH# 484

P/O 08/29/99

Inst # 2000-04050
02/08/2000-04050
02:45 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 HKS 9.50