

Recording Requested By:
Regions Financial Corporation

When Recorded Return To:
Douglas Kittrell
Regions Retail Loan Operations
P O Box 4897
Montgomery, AL 36103

DISCHARGE OF MORTGAGE

STATE OF ALABAMA
COUNTY OF SHELBY

KNOWN ALL MEN BY THESE PRESENTS, that First Alabama Bank, Nka Regions Bank, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage, whose parties, dates and recording information are below, is now Paid and Satisfied, and is therefore discharged.

Loan #: 02602025672210000
Original Borrower: James H. Howard And Wife, Debbie B. Howard
Original Principal Amount: 19,000.00
Original Beneficiary: First Alabama Bank
Date Recorded: 05/25/90
Mortgage Book: 293 Page: 133-136

In all references in this instrument to any party, the use of a particular gender or number is intended to include the appropriate gender or number as the case may be.

In Witness Whereof, First Alabama Bank, Nka Regions Bank has set his hand and has caused these presents to be signed by its duly authorized officer(s) this 16th day of March 2000.

By: Lisa Farmer
Lisa Farmer, Vice President

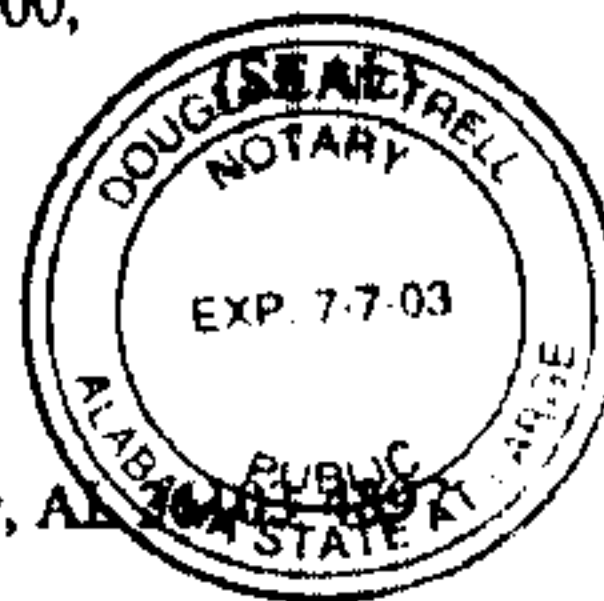


STATE OF ALABAMA
COUNTY OF MONTGOMERY

I, Douglas Kittrell, a Notary Public, in and for said County and State, do hereby certify that Lisa Farmer, Vice President who is signed to the foregoing document and who is known to me, sworn to (or affirmed) and subscribed before me on this day, that being informed of the contents of said instrument, she as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

WITNESS my hand and official seal this 16th day of March 2000,

Douglas Kittrell
(NOTARY)



Document Prepared By Lorine Fail PO Box 4897 Montgomery, AL 36103-4897
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2000/03.

Inst # 2000-10380

03/31/2000-10380
09:18 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CJI 8.50