

PREPARED BY: Janis Winberry
RETURN TO:
UNION PLANTERS BANK N.A.
P.O. BOX 1860
MEMPHIS TN 38101-1860
(901) 580-6288

RELEASE

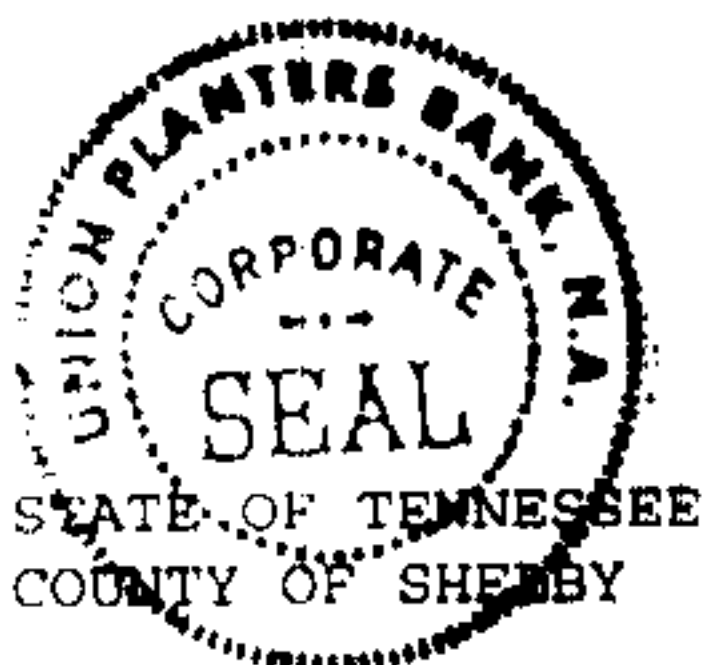
9197450

KNOW ALL MEN BY THESE PRESENTS, RICHARD PANKRAT & DEBORAH PANKRAT

Whereas, on the 12 day of SEPTEMBER 1997,
of the County of SHELBY State of ALABAMA executed and delivered a
certain note to LEADERS IN LENDING LLC conditioned for the payment
of TWO HUNDRED ONE THOUSAND SIX HUNDRED AND NO/100 and interest
from date, which note is secured by a trust deed or mortgage of
even date therewith on certain land in BIRMINGHAM ALABAMA and
which trust deed or mortgage is recorded in the Register's Office
of the State and County aforesaid in INST 1997-30047 which
reference is made;

And Whereas said note has been paid in full to UNION PLANTERS
BANK N.A. and lawful owner and holder thereof;
Now, therefore, in consideration of the payment of said note
UNION PLANTERS BANK N.A. does hereby release and discharge said
land from any and all liens by virtue of said trust deed or
mortgage. In Testimony Whereof, UNION PLANTERS BANK N.A. has
caused this instrument to be executed by its duly authorized
officer, this 11 day of MAY, 2000.

Union Planters Bank N.A. F/K/A Union
Planters National Bank



By: Naomi G. Craven
Naomi G. Craven Asst. Vice President

Inst. • 2000-16188

05/17/2000-16188
09:44 AM CERTIFIED
SHELBY COUNTY REG. 8.50

Before me, Kenneth P. Zindle, a Notary Public in and for the
County and State aforesaid, personally appeared Naomi G. Craven
with whom I am personally acquainted and who upon oath
acknowledged herself to be the Asst. Vice President of UNION
PLANTERS BANK N.A. the within named bargainor, a corporation,
and that she as such Asst. Vice President being authorized to do
so, executed the foregoing instrument for the purpose therein
contained by signing the name of the corporation by herself
as Asst. Vice President.

Witness my hand and official seal, in the City of MEMPHIS,
County of SHELBY and State of TENNESSEE,
this 11 day of MAY, 2000.

MY COMMISSION EXPIRES:
02/27/2001



Kenneth P. Zindle
Kenneth P. Zindle
Notary Public