

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

RELEASE

9220021

KNOW ALL MEN BY THESE PRESENTS, MICHAEL D ROYER & AMY E ROYER

Whereas, on the 20 day of NOVEMBER 1997.
 of the County of SHELBY State of ALABAMA executed and delivered a
 certain note to LEADER IN LENDINGS LLC conditioned for the payment
 of ONE HUNDRED FIFTEEN THOUSAND 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 CARD #1997-38205 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 3 day of JULY, 2000.

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

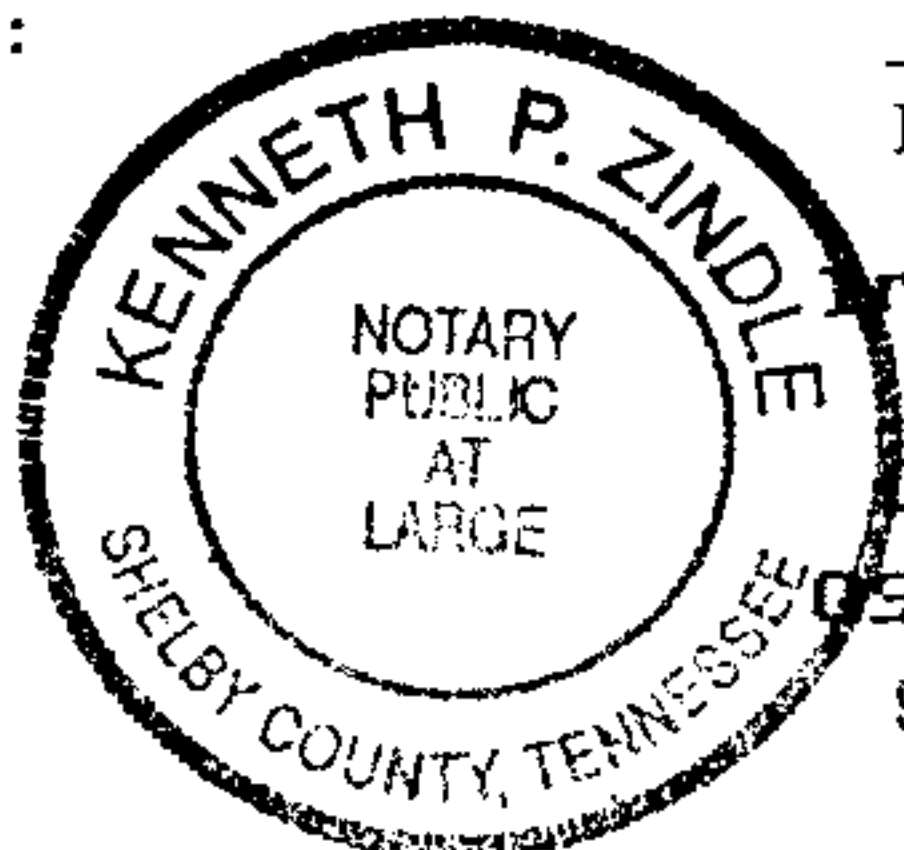


By: Naomi G. Craven
 Naomi G. Craven Asst. Vice President

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 3 day of JULY, 2000.

MY COMMISSION EXPIRES:
 02/27/2001



Kenneth P. Zindle
 Kenneth P. Zindle
 Notary Public
 Inst # 2000-23529

07/13/2000-23529
 09:36 AM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 001 CJ1 8.50