

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

RELEASE

0781245

KNOW ALL MEN BY THESE PRESENTS, MANUEL K LADDIE & MARGIE N LADDIE

Whereas, on the 8 day of NOVEMBER 1990.
 of the County of SHELBY State of ALABAMA executed and delivered a
 certain note to FIRST CAPITAL MORTGAGE CORPORATION conditioned for
 the payment of TWENTY NINE THOUSAND FIVE HUNDRED TWENTY SIX AND
 .32/100 and interest from date, which note is secured by a trust
 deed or mortgage of even date therewith on certain land in
 COLUMBIANA ALABAMA and which trust deed or mortgage is recorded in
 the Register's Office of the State and County aforesaid in MTG
 BK318 P329 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 1 day of NOVEMBER, 2000.

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



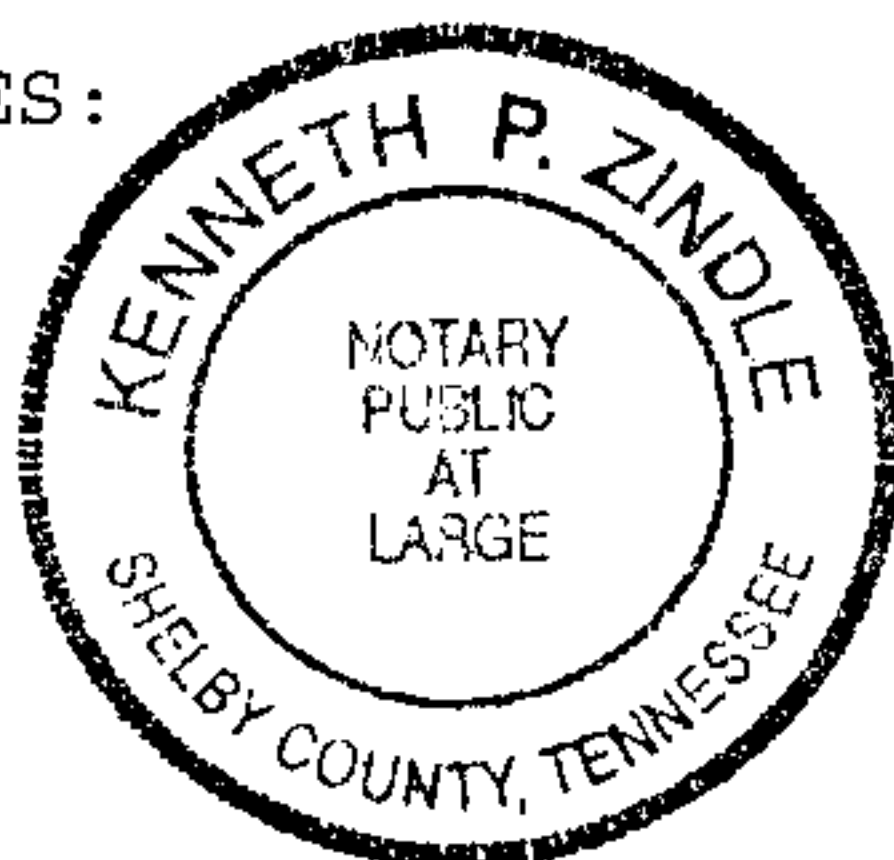
STATE OF TENNESSEE
 COUNTY OF SHELBY

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 1 day of NOVEMBER, 2000.

MY COMMISSION EXPIRES:
 02/27/2001



Kenneth P. Zindle
 Kenneth P. Zindle
 Notary Public

11/06/2000-38497
 10:59 AM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 001 MMB 11.00