

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

Inst # 2001-09729

RELEASE

4204525

KNOW ALL MEN BY THESE PRESENTS, PHILIP L WAYCO

Whereas, on the 28 day of MAY 1996.
of the County of SHELBY State of ALABAMA executed and delivered a
certain note to MORTGAGE AMERICA INC conditioned for the payment
of ONE HUNDRED TWENTY EIGHT THOUSAND SEVEN 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 1996-
07476 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 9 day of MARCH, 2001.

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



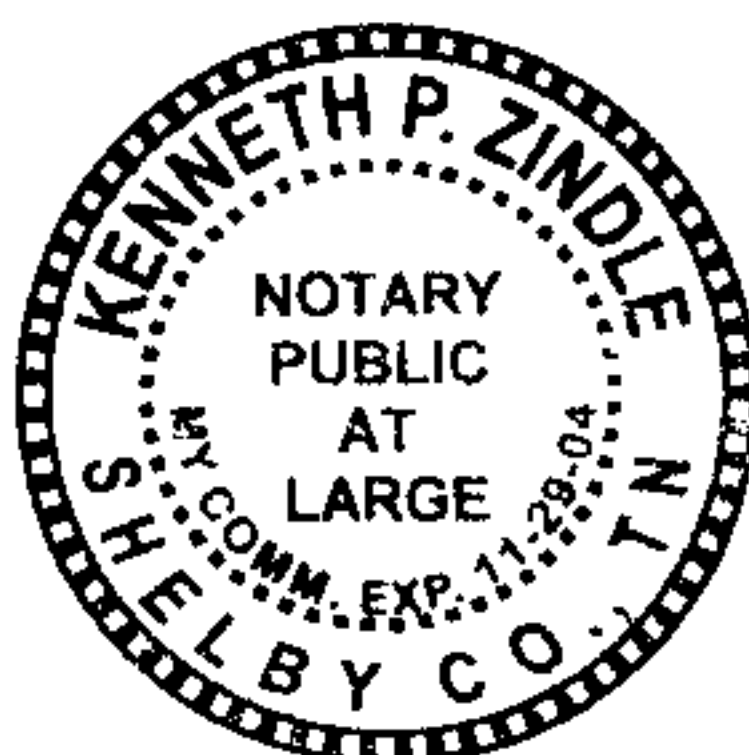
By: Naomi G. Craven
Naomi G. Craven Asst. Vice President

STATE OF TENNESSEE
COUNTY OF SHELBY

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 9 day of MARCH, 2001.

MY COMMISSION EXPIRES:
11/29/2004



Kenneth P. Zindle
Kenneth P. Zindle
Notary Public

03/19/2001-09729
10:23 AM CERTIFIED
SHELBY COUNTY JUDGE OF PRIVATE
001 MEL 11.00