

PREPARED BY: Janis Winberry
 RETURN TO:
 UNION PLANTERS BANK N.A.
 P.O. BOX 1860
 MEMPHIS TN 38101-1860
 901-580-2120

RELEASE

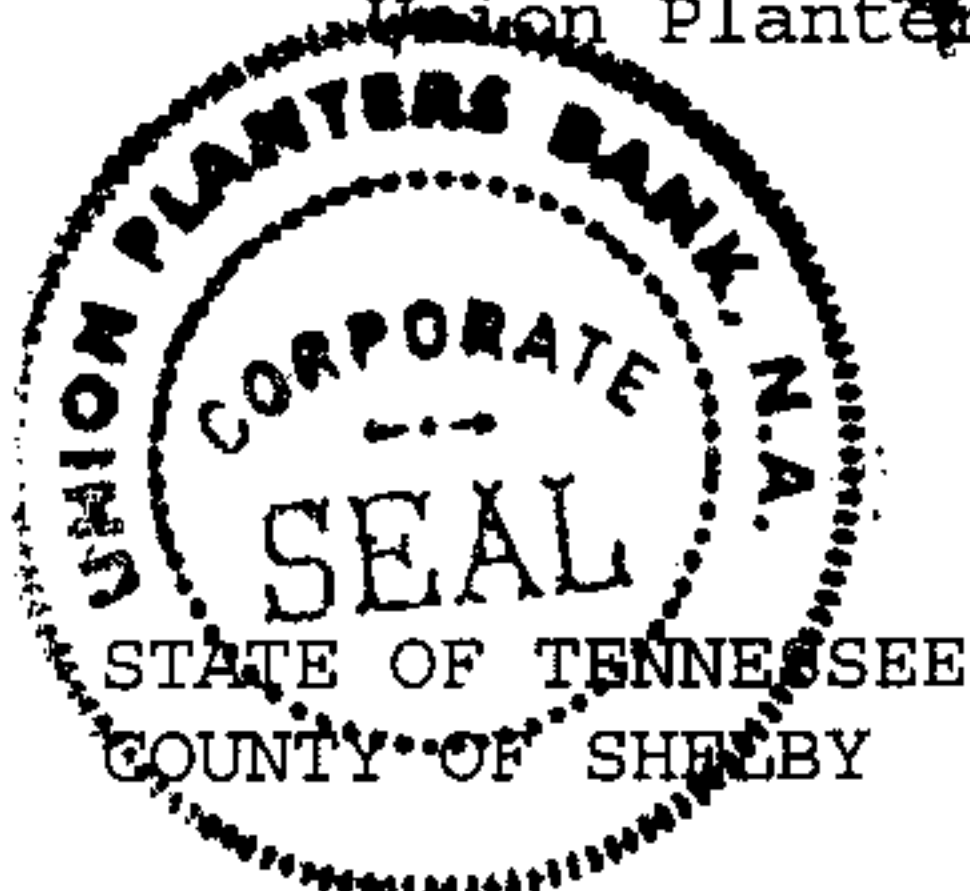
0006002203

KNOW ALL MEN BY THESE PRESENTS, JAMES BOWMAN & RACHEL BOWMAN

Whereas, on the 10 day of November 1999.
 of the County of SHELBY State of ALABAMA executed and delivered a
 certain note to UNION PLANTERS BANK NA conditioned for the payment of
 TWO HUNDRED FORTY 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 CHELSEA ALABAMA and which trust deed or mortgage is recorded in
 the Register's Office of the State and County aforesaid in INST 1999-
 49571 which reference is made;

And Whereas said note has been paid in full to Union Planters Bank N.A.
 F/K/A Union Planters National Bank and lawful owner and holder thereof;
 Now, therefore, in consideration of the payment of said note Union
 Planters Bank N.A. F/K/A Union Planters National Bank 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.
 F/K/A Union Planters National Bank has caused this instrument to be
 executed by its duly authorized officer, this 9 day of January, 2002.

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

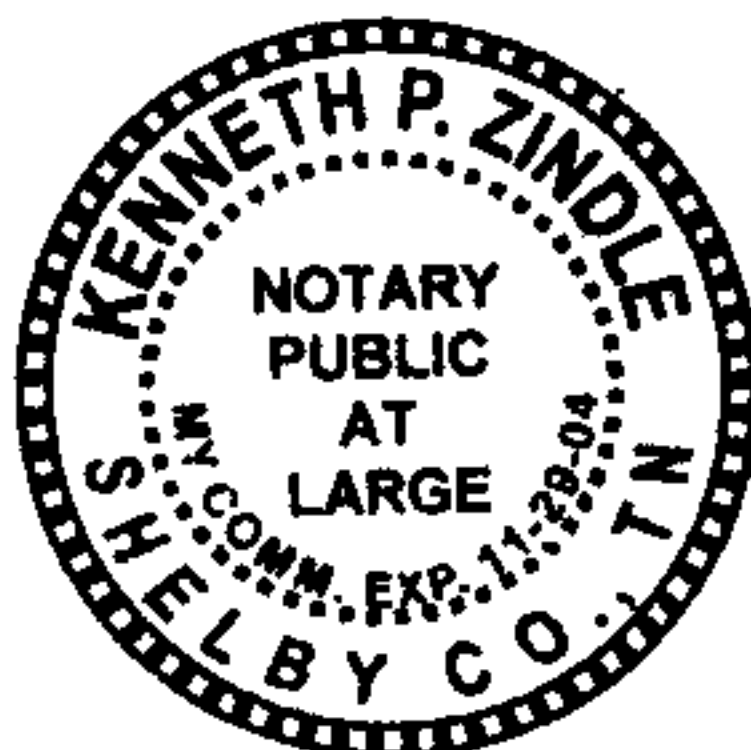


By: Naomi G. Craven
 Naomi G. Craven Asst. Vice President

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 Union Planters Bank N.A. F/K/A Union
 Planters National Bank 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 January, 2002.

MY COMMISSION EXPIRES:
 11/29/2004



Kenneth P. Zindle
 Kenneth P. Zindle
 Notary Public

01/16/2002-03002
 02:31 PM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 001 CH 11.00

01-117
 11.00