

THIS INSTRUMENT PREPARED BY: REBECCA HAGAN
REGIONS BANK
P. O. BOX 10247
BIRMINGHAM, ALABAMA 35202
029-0715751-0002 CC03991

**REGIONS BANK
FULL RELEASE OF MORTGAGE**

STATE OF ALABAMA
SHELBY COUNTY

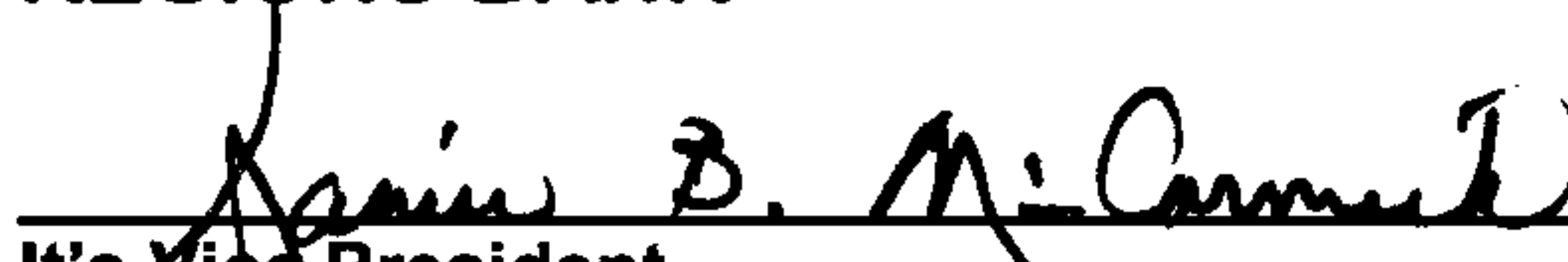
KNOW ALL MEN BY THESE PRESENTS: That,
WHEREAS,
LOUIS DOUGLAS JOSEPH AND WIFE KATHY L. JOSEPH, did heretofore on the
20TH day of December 1995 execute a mortgage to Regions Bank, formerly known
as First Alabama Bank, which said mortgage is recorded in Instrument #1995-
36973 in the Probate Office of Shelby County Alabama.

WHEREAS, THE indebtedness secured by said mortgage has been paid to
REGIONS BANK in full.

NOW, THEREFORE, the undersigned, REGIONS BANK, does hereby
acknowledge satisfaction and payment in full of said indebtedness and hereby
releases and discharges the property described in said mortgage from the lien of
same.

IN WITNESS WHEREOF, said REGIONS BANK has caused these presents
to be signed in and by it's corporate name by Janice B. McCormick, it's Vice
President, thereunto duly authorized on this the 15TH day of November 2002.

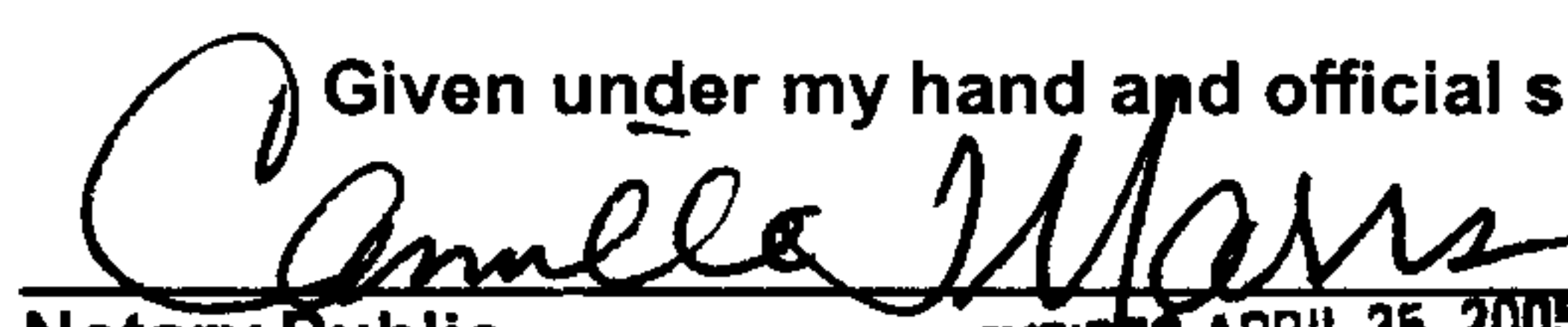
REGIONS BANK



It's Vice President

STATE OF ALABAMA
JEFFERSON COUNTY

I, the undersigned authority, a Notary Public, in and for said County, in said State, hereby
certify that Janice B. McCormick, whose name as Vice President of REGIONS BANK, a corporation,
is signed to the foregoing full release of mortgage and who is known to me, acknowledged before
me on this day that, being informed of the contents of this instrument, s(he) as such officer and with
full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this the 15TH day of November 2002.


Notary Public **MY COMMISSION EXPIRES APRIL 25, 2004**