

Recording Requested By:
Regions Mortgage, Inc.

20021227000648910 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
12/27/2002 15:45:00 FILED/CERTIFIED

When Recorded Return To:

Regions Mortgage, Inc.
P.O. Box 669
Montgomery, AL 36177-9469

DISCHARGE OF MORTGAGE

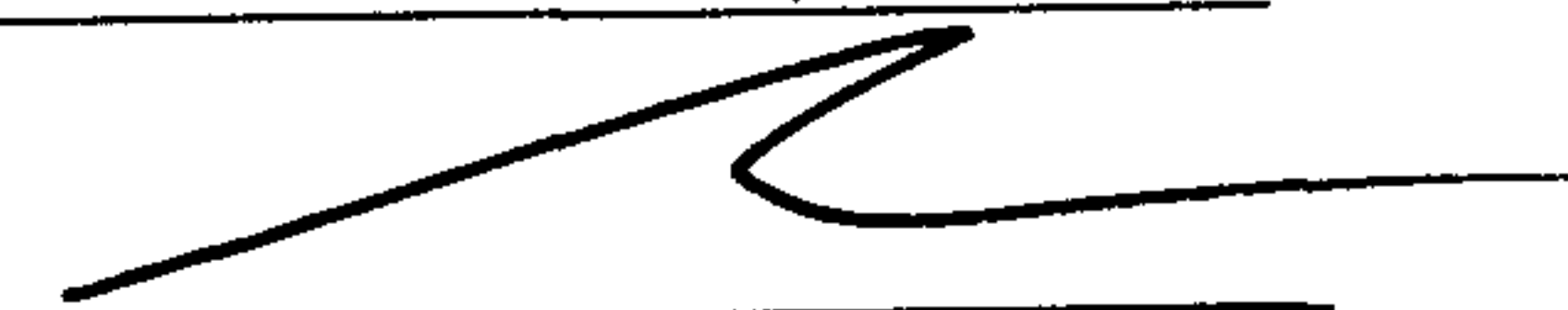
Regions Mortgage, Inc. #:004558573 "Watkins" Lender ID:4000209922/ Shelby, Alabama 01/117: 11.00
Received Date: 12/11/02

KNOW ALL MEN BY THESE PRESENTS,
That REGIONS MORTGAGE, INC., hereinafter referred to as the Mortgagee, DOES
HEREBY CERTIFY, that a certain Mortgage dated 12/22/1995, made and executed by
SANDRA KAY WATKINS AND ROYCE L WATKINS JOINED BY HER HUSBAND, to secure payment
of the principal sum of \$192,400.00 plus interest, originally to REGIONS
MORTGAGE, INC., in the County of SHELBY and the State of ALABAMA, Recorded
12/29/1995 as Instrument No. 1995-37323 Mortgage Book NA, Page NA, is now Paid
and Satisfied, and is therefore discharged.

In all references in this instrument to any party, the use of a particular
gender or number is intended to include the appropriate gender or number as the
case may be.

IN WITNESS WHEREOF, the said Mortgagee has set his hand and has caused these
presents to be signed by its duly authorized officer(s).

REGIONS MORTGAGE, Inc.
On December 19, 2002

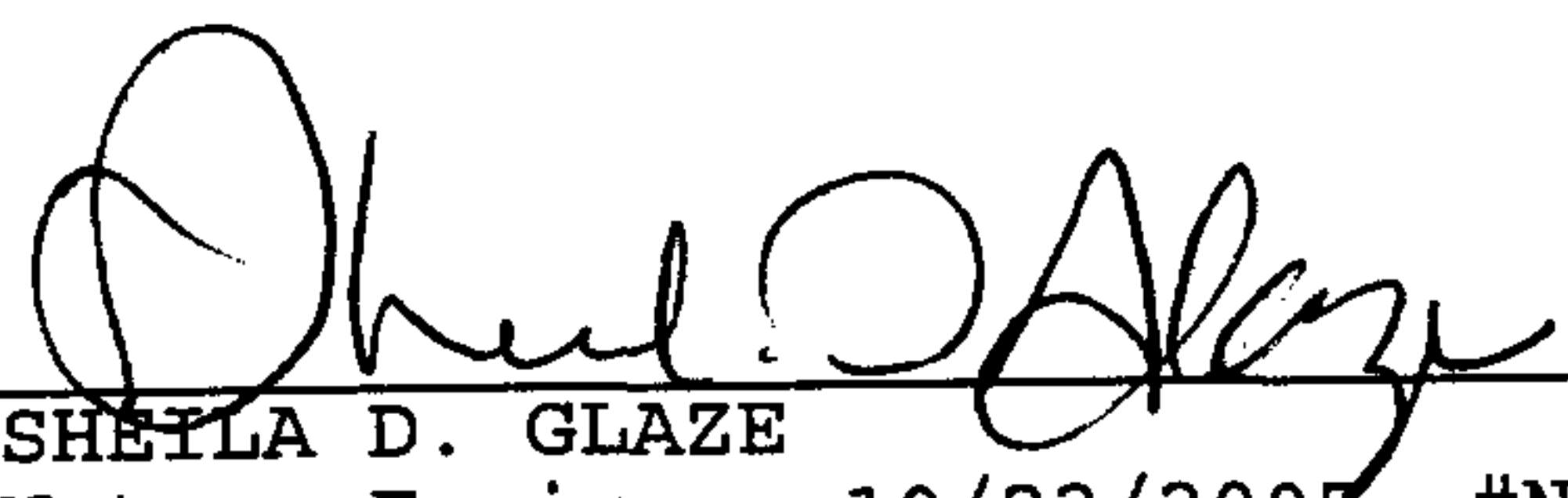
By: 

WILLIE MARTIN-BERRY, PAID IN FULL
SUPERVISOR

STATE OF Alabama
COUNTY OF Elmore

ON 12/19/2002, before me, Sheila D. Glaze, a Notary Public in and for the County
of Elmore, State of Alabama, personally appeared WILLIE MARTIN-BERRY, PAID IN
FULL/SUPERVISOR, personally known to me (or proved to me on the basis of
satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to
the within instrument and acknowledged to me that he/she/they executed the same
in his/her/their authorized capacity, and that by his/her/their signature on the
instrument the person(s), or the entity upon behalf of which the person(s)
acted, executed the instrument.

WITNESS my hand and official seal,


SHEILA D. GLAZE
Notary Expires: 10/22/2005 #NOC 934053



(This area for notarial seal)

Prepared By: SHEILA D. GLAZE 605 S. Perry St. Montgomery, AL 36104 1-800-392-5669
NEF-20021219-0103 ALSHELB SHELBY AL BAT: 916831/004558573 KXALDOM1