

THIS INSTRUMENT PREPARED BY: REBECCA HAGAN
REGIONS BANK
P. O. BOX 10247
BIRMINGHAM, ALABAMA 35202
029-0507555-9001 CC0399

**REGIONS BANK
FULL RELEASE OF MORTGAGE**

**STATE OF ALABAMA
SHELBY COUNTY**

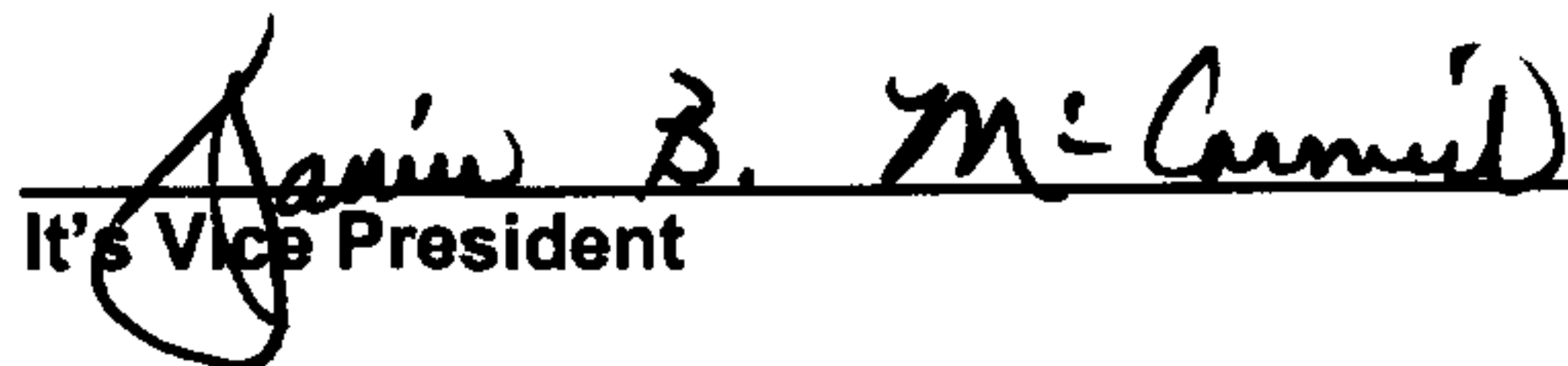
**KNOW ALL MEN BY THESE PRESENTS: That,
WHEREAS,
CHARLES K. GILBERT AND WIFE DEBORAH T. GILBERT (JOINT TENANTS, WITH
RIGHT OF SURVIVORSHIP), did heretofore on the 20TH day of March 1985 execute
a mortgage to Regions Bank, formerly known as First Alabama Bank, formerly
know as Shelby State Bank which said mortgage is recorded in Book 021, Page
994 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.**

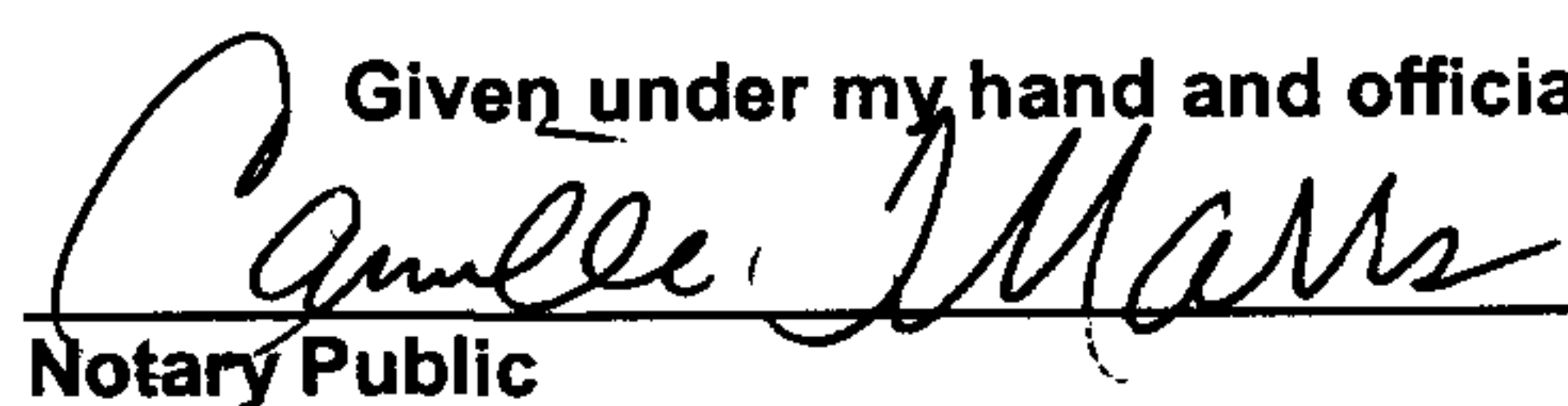
**IN WITNESS WHEREOF, said REGIONS BANK has caused these presents
to be signed in and by it's corporate name by Janice B. McCormick, it's Vice
President, thereunto duly authorized on this the 23RD day of December 2002.**

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.**


Notary Public

MY COMMISSION EXPIRES APRIL 25, 2005