

Recording Requested By:
Regions Mortgage, Inc.

When Recorded Return To:

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

20030122000041790 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
01/22/2003 12:10:00 FILED/CERTIFIED

DISCHARGE OF MORTGAGE

Regions Mortgage, Inc. #:004305413 "Ratliff" Lender ID:004305413/ Shelby,
Alabama 01/117: 11.00

Received Date: 01/02/03

KNOW ALL MEN BY THESE PRESENTS,
That REAL ESTATE FINANCING, INC. N/K/A REGIONS MORTGAGE, INC., hereinafter
referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage dated
06/29/1994, made and executed by KENNETH A RATLIFF A SINGLE INDIVIDUAL, to
secure payment of the principal sum of \$70,000.00 plus interest, originally to
REAL ESTATE FINANCING, INC, in the County of SHELBY and the State of ALABAMA,
Recorded 07/06/1994 as Instrument No. 1994-21162 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).

Real Estate Financing, Inc. n/k/a Regions
Mortgage, Inc.

On January 15, 2003

By: [Signature]

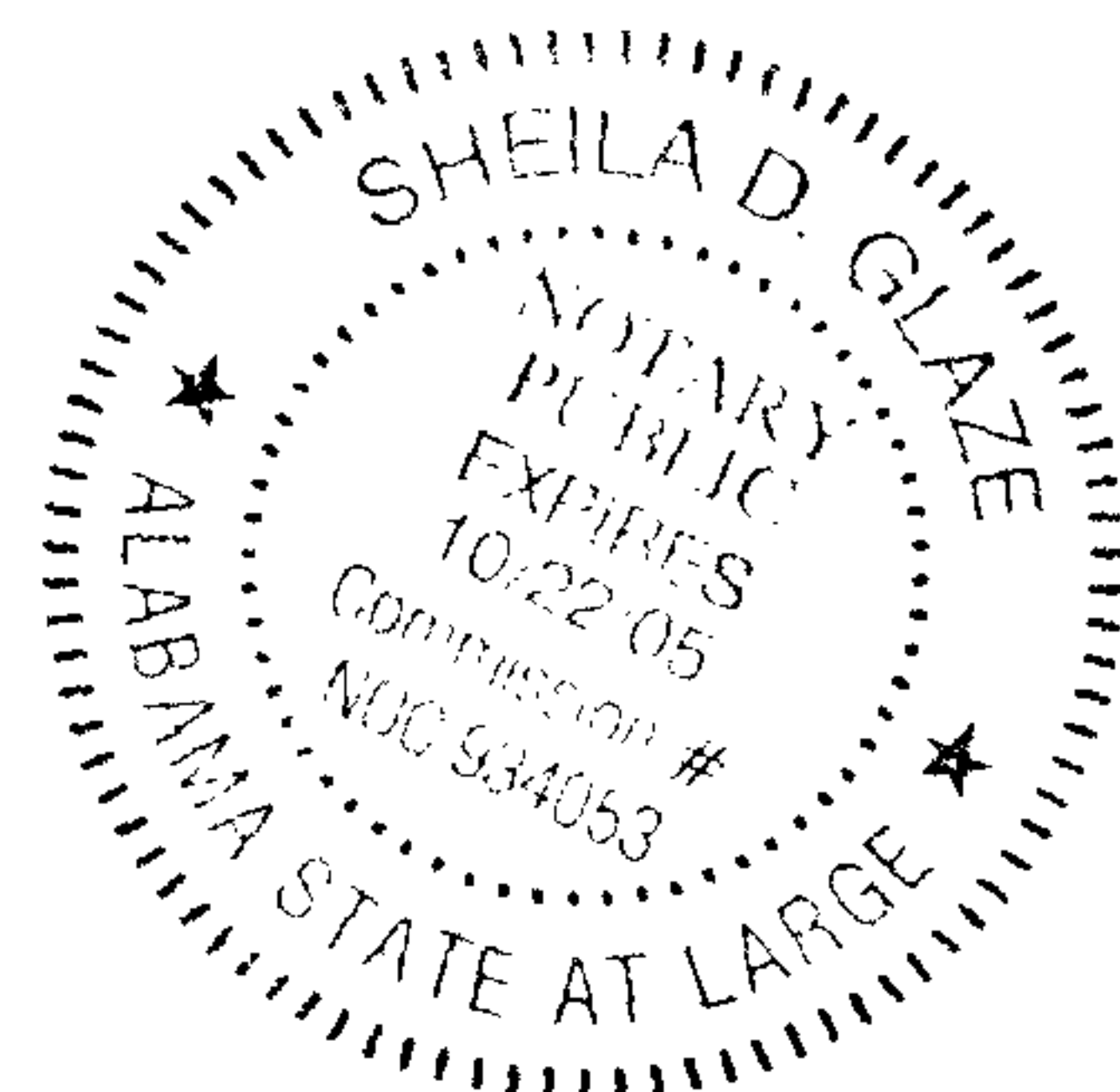
WILLIE MARTIN-BERRY, PAID IN FULL
SUPERVISOR

STATE OF Alabama
COUNTY OF Elmore

ON 01/15/2003 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,

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



(This area for notarial seal)

Prepared By: SHEILA GLAZE 605 S. Perry St. Montgomery, Al. 36104 1-800-392-5669
NEF-20030115-0062 ALSHELBY SHELBY AL BAT: 916903/004305413 KXALDOM1