Recording Requested By: Regions Mortgage, Inc.

When Recorded Return To:

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



DISCHARGE OF MORTGAGE

Regions Mortgage, Inc. #:005546858 "Howard" Lender ID:005546858/ Shelby, Alabama 01/117: 11.00

Received Date: 02/24/03

KNOW ALL MEN BY THESE PRESENTS,
That REGIONS MORTGAGE, INC., hereinafter referred to as the Mortgagee, DOES
HEREBY CERTIFY, that a certain Mortgage dated 04/01/1999, made and executed by
MICHAEL S. HOWARD JOINED BY LAURA K. HOWARD HIS WIFE, to secure payment of the
principal sum of \$140,735.00 plus interest, originally to REGIONS MORTGAGE,
INC., in the County of SHELBY and the State of ALABAMA, Recorded 04/05/1999 as
Instrument No. 1999-14134 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 February 26, 2003

SUPERVISOR

STATE OF Alabama COUNTY OF Elmore

OND 2620, before me, Sheila D. Glaze, a Notary Public in and for the County of Elmote, 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,

Notary Evolution 10/22/2001

Notary Expires: 10/22/2005 #NOC 934053

(This area for notarial seal)

10/22/05

Prepared By: SHEILA GLAZE 605 S. Perry St. Montgomery, Al. 36104 1-800-392-5669 CLF-20030226-0014 ALSHELB SHELBY AL BAT: 917165/005546858 KXALDOM1