

INSTRUMENT PREPARED BY: REBECCA HAGAN
REGIONS BANK
P O BOX 10247
BIRMINGHAM, ALABAMA 35202
029-0601454-9001 CC0391

REGIONS BANK
FULL RELEASE OF MORTGAGE

STATE OF ALABAMA
SHELBY COUNTY

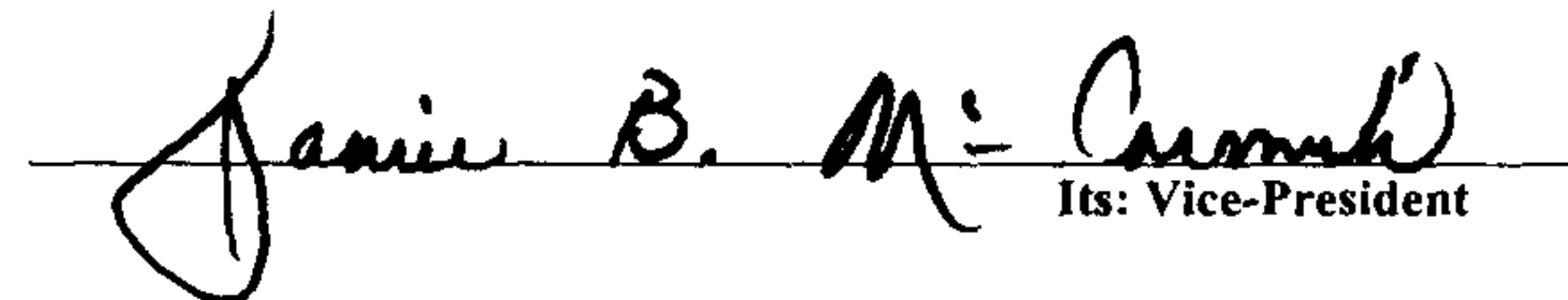
KNOW ALL MEN BY THESE PRESENTS: That,
WHEREAS,
RONALD HIGGINS AND BRENDA J. HIGGINS, HUSBAND AND WIFE, did
heretofore on the 3RD day of August 1999; execute a mortgage to REGIONS BANK,
which said mortgage is recorded in Instrument #1999-34412 in the Probate Office of
Shelby County Alabama.

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 its corporate name by Janice B. McCormick, its Vice-President,
Thereunto duly authorized on this the 16TH day of May 2003.

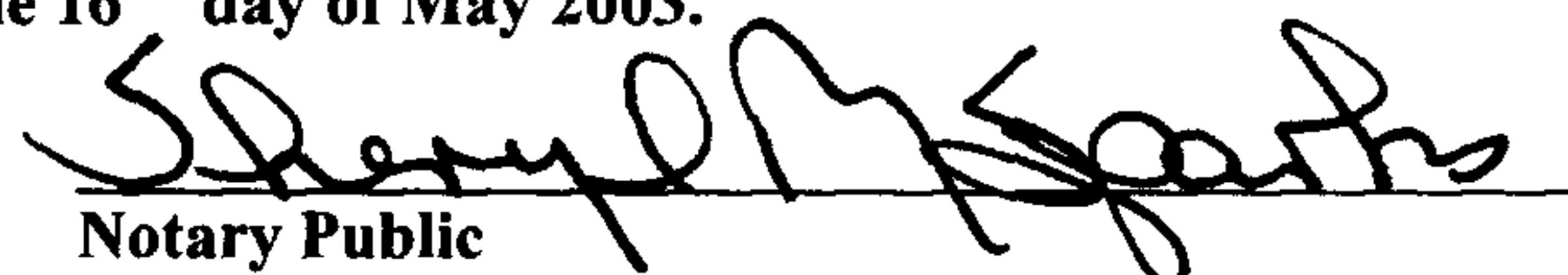
REGIONS BANK


Its: 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 the 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 16TH day of May 2003.


Notary Public

