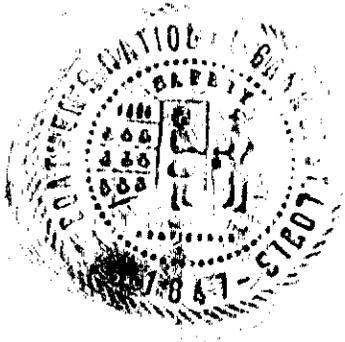


DEED OF RELEASE

IN CONSIDERATION of the payment of the indebtedness mentioned in a certain Deed of Trust executed by LARRY J. GINGERY AND WIFE, BETTY J. GINGERY, AS TENANTS BY ENTIRETY WITH THE FULL RIGHT OF SURVIVORSHIP AND NOT AS TENANTS IN COMMON whose address is 5721 PATRICIA DR. WALLS MS., 38680-9642 dated AUGUST 29TH, 1991 and recorded in the Recorder's Office of the DESOTO of Shelby in Book No. 555 Page No. 322, the undersigned owner of the Note or Notes described in said Deed of Trust. does hereby release and reconvey the property described in the said Deed of Trust to the grantors therein, their heirs or assigns, forever discharged from the lien of said Deed of Trust pertaining to the following real estate:

LOT 233, SECTION "C", TWIN LAKES SUBDIVISION, IN SECTION 6, TOWNSHIP 2 SOUTH, RANGE 8 WEST, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 8, PAGES 41,42 AND 43 IN THE OFFICE OF THE CHANCERY OF DESOTO COUNTY, MISSISSIPPI.

WITNESS the execution hereof this 23RD day of SEPTEMBER, 1996.



THE BOATMEN'S NATIONAL BANK OF ST. LOUIS
A/K/A BOATMEN'S BANK OF TENNESSEE

By Nancy A. Lueke
NANCY A. LUEKE, RETAIL BANKING OFFICER

STATE OF MISSOURI

ss.

CITY OF ST. LOUIS

On this 23RD day of SEPTEMBER, 1996, before me appeared Nancy A. Lueke, to me personally known, who being by me duly sworn, did say that she is the Retail Banking Officer of The Boatmen's National Bank of St. Louis. A national Banking Association organized and existing under the laws of the United States of America, and that the seal affixed to the foregoing instrument is the Corporate seal of said Association, and that said instrument was signed and sealed in behalf of said Association by authority of its Board of Directors, and said Nancy A. Lueke acknowledged said instrument to be the free act and deed of said Association.

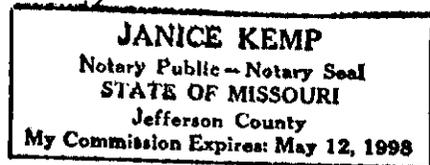
IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal in the City and State aforesaid, the day and year first above written.

My term expires: 5.12.98

Janice Kemp
Notary Public

This instrument prepared by:

BOATMEN'S NATIONAL BANK OF ST. LOUIS
P.O. BOX 790189
ST. LOUIS, MISSOURI 63179



STATE MS. - DESOTO CO.
FILED

SEP 30 2 52 PM '96

BK 859 PG 329
W.E. DAVIS CH. CLK.