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FEB 9 1 28 PM '98

Recording Requested By:
Dovenmuehle Mortgage, Inc.

When Recorded Return To:

BRIDGFORTH AND BUNTIN
ATTYS AT LAW
1607 STATE LINE RD WEST
PO BOX 241
SOUTHAVEN, MS 38671-

BK 969 PG 4
W.E. DAVIDSON CLK.

DEED OF RELEASE

Dovenmuehle Mortgage, Inc. #3004802629 "BALLARD" Lender ID:V04/ De Soto, Mississippi

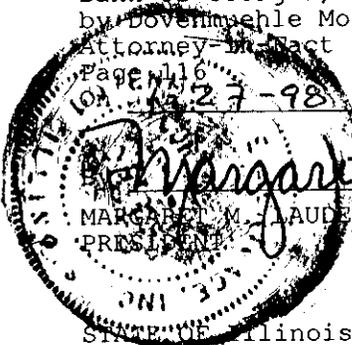
KNOW ALL MEN BY THESE PRESENTS that AMSOUTH BANK, SUCCESSOR TO AMSOUTH BANK OF ALABAMA, AMSOUTH BANK OF FLORIDA, AMSOUTH BANK OF GEORGIA, AMSOUTH BANK OF TENNESSEE, BY DOVENMUEHLE MORTGAGE, INC., ITS ATTORNEY-IN-FACT holder of a certain Deed of Trust, whose parties, dates and recording information are below, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby Cancel, Discharge and Reconvey said Deed of Trust, and the estate, title and interest now held by it under said Deed of Trust, without warranty, to the person or persons legally entitled thereto.

Original Trustor (Borrower): GARY D BALLARD AND DELORIS BALLARD, HIS WIFE
Original Beneficiary (Lender): NATIONAL BANK OF COMMERCE
Original Trustee: CHARLES A. NEALE
Date: 06/27/1994 and Recorded 07/12/1994 as Instrument No. Book/Reel/Liber 715, Page/Folio 662, Rerecorded 07/22/1994 as Instrument No. , Book No. 717, Page No. 563, in the Records of the County Recorder of DE SOTO County MISSISSIPPI

Property Address: 6401 Spring Creek Dr, Olive Branch, MS, 38654

IN WITNESS WHEREOF, the undersigned, by the officer duly authorized, has duly executed the foregoing instrument.

AmSouth Bank, Successor to AmSouth Bank of Alabama, AmSouth Bank of Florida, AmSouth Bank of Georgia, AmSouth Bank of Tennessee, by Dovenmuehle Mortgage, Inc., its Attorney-in-Fact Recorded 11/17/97 Book 76

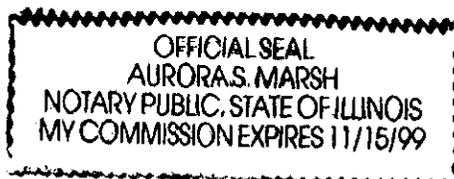


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ON 1-27-98 (DATE)

MARGARET M. LAUDE, ASST. VICE
PRESIDENT
STATE OF Illinois
COUNTY OF Will

ON 1-27-98 before me, Aurora S. Marsh, a Notary Public in and for the County of Will County, State of Illinois, personally appeared Margaret M. Laude, Asst. Vice President, 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.

Aurora S. Marsh
Notary Expires: 11/15/1999



(This area for notarial seal)