

CANCELLATION

STATE OF ALABAMA
COUNTY OF SHELBY

TO THE CHANCERY CLERK OF SAID COUNTY AND STATE:

WHEREAS, MICHAEL RAY RITCHIE AND WIFE, JACQUELINE G. RITCHIE

have heretofore executed to the JEFFERSON FEDERAL SAVINGS & LOAN ASSOCIATION,
a corporation, BIRMINGHAM, as Beneficiary,
certain deeds of trust recorded in Book 070, Page 462, in the
Record of Mortgages and Deeds of Trust on file in your office to secure an
indebtedness owed the Beneficiary; and,

WHEREAS, said Deed of Trust was assigned to Federal Home Loan Mortgage
Corporation (Freddie Mac), a corporation organized and existing under the
laws of the United States of America, having an office for the conduct of
business at 1776 G Street N.W., Washington, D.C., said assignment being of
record in Book , Page , in the Record of Mortgages and Deeds
of Trust on file in your office; and,

WHEREAS, the indebtedness secured by the above Deed of Trust on file
in your office has been paid in full and satisfied.

THEREFORE, the undersigned Beneficiary does hereby cancel the
hereinabove described Deeds of Trust; and,

The undersigned does by this instrument appoint and delegate the Clerk
of the Chancery Court of Shelby County, Alabama, as its
attorney-in-fact, and does authorize and empower said Clerk of the Chancery
Court as such attorney-in-fact to cancel and mark satisfied of record the
Deeds of Trust above described.

WITNESS the execution hereof by FEDERAL HOME LOAN MORTGAGE
CORPORATION, a corporation organized and existing under the laws of the
United States of America, through its duly authorized attorney-in-fact,
whose appointment is recorded at Book 371, Page 06-07 of the
aforementioned County and State.

FEDERAL HOME LOAN MORTGAGE CORPORATION

BY: Sandra Touchstone
Magnolia Federal Bank for Savings
Attorney-in-Fact
Sandra Touchstone, Vice President

STATE OF MISSISSIPPI
COUNTY OF FORREST

PERSONALLY appeared before me, the undersigned authority in and for
the jurisdiction aforesaid, Sandra Touchstone, Vice President of Magnolia
Federal Bank for Savings, who acknowledged that Magnolia Federal Bank for
Savings is Attorney-in-Fact for Federal Home Loan Mortgage Corporation and
that, for and on behalf of said Corporation and as its act and deed, she
signed and delivered the above and foregoing instrument on the day and year
therein mentioned, being first duly authorized so to do by said
Corporation.

WITNESS my signature and official seal of office, this, the 24th
day of March, A.D., 19 92.

[Signature]
Notary Public

My Commission Expires:
My Commission Expires August 13, 1995.

Prepared By:

Sandra Touchstone
Magnolia Federal Bank for Savings
P. O. Box 1858
Hattiesburg, Ms 39403-1858
(601) 545-4779

50-40030070

Michael & Jacqueline Ritchie
2540 Marcal Road
Birmingham, AL 35244

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