

Recording Requested By:
Regions Mortgage, Inc.

When Recorded Return To:

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

Inst # 1900

08/24/1998-28112
08:43 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
101 ME.

DISCHARGE OF MORTGAGE

Regions Mortgage #:003342375 "GANDY" Lender ID:266505894/PIF 08-24-98 Shelby, Alabama 01/117: 8.50

KNOW ALL MEN BY THESE PRESENTS,
That FEDERAL HOME LOAN MORTGAGE CORPORATION BY REGIONS MORTGAGE, INC., F/K/A
REAL ESTATE FINANCING, INC. AS ITS DULY APPOINTED ATTORNEY-IN-FACT, hereinafter
referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage dated
08/25/1972, made and executed by CHARLES A. GANDY AND CAROLYN GANDY, WIFE to
secure payment of the principal sum of \$28,000.00 plus interest, originally to
HOME FEDERAL SAVINGS & LOAN ASSOCIATION OF BIR., in the County of SHELBY and the
State of ALABAMA, Recorded 08/30/1972 as Instrument No. NA Book/Reel/Liber 325,
Page/Folio 68, is now Paid and Satisfied, and is therefore discharged.

Property Address: Route 19 Box 25, Birmingham, AL, 35244

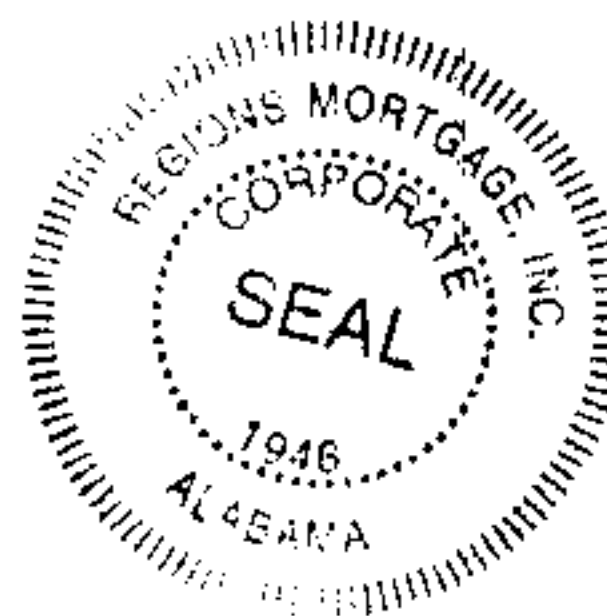
In all references in this instrument to any party, the use of a particular
gender or number is intended to include the appropriate gender or number as the
case may be.

IN WITNESS WHEREOF, the said Mortgagee has set his hand and has caused these
presents to be signed by its duly authorized officer(s).

Federal Home Loan Mortgage Corporation by
Regions Mortgage, Inc., f/k/a Real Estate
Financing, Inc. as its duly appointed
Attorney-in-Fact 12-21-95 inst # 1995-36582
On JUL 16 1998 (DATE)

By:

STEVEN E. FOWLER/CASH FLOW MANAGER

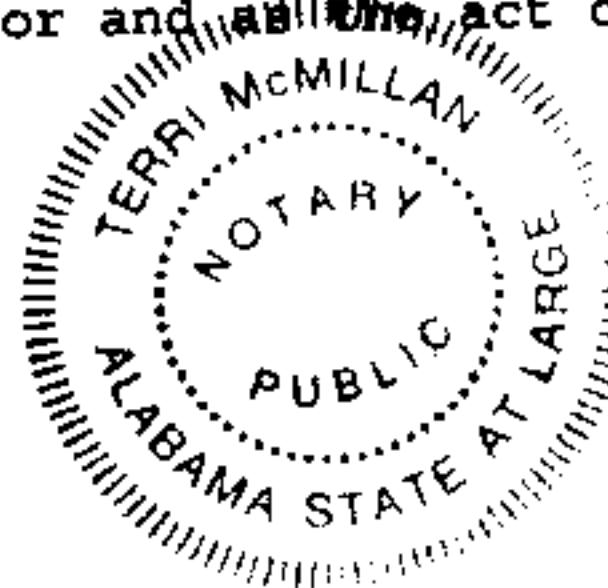


STATE OF Alabama
COUNTY OF Montgomery

On JUL 16 1998 I, Terri McMillan, a Notary Public in and for Montgomery
County, in the State of Alabama, do hereby certify that Steven E. Fowler/Cash
Flow Manager, who is/are signed to the foregoing document and who is/are known
to me, sworn to (or affirmed) and subscribed before me on this day, that being
informed of the contents of said instrument, he/she/they as such officer(s) and
with full authority, executed the same voluntarily for and as the act of said
corporation.

WITNESS my hand and official seal,

Terri McMillan
Terri McMillan
Notary Expires: 02/27/2001



(This area for notarial seal)

Document Prepared By: Valerie Lee/605 S. Perry St. Montgomery, AL 36104 (334)223-3426
CAG-19980710-0124 ALSHELBY 01117 SHELBY AL BAT: 8133X003342375 KXALDOM1