Recording Requested By: Collateral Mortgage, LTD.

When Recorded Return To:

Collateral Mortgage, LTD. 1900 Crestwood Blvd. P O Box 830180 Birmingham, AL 35283-0180 Inst # 1998-46711

11/24/1998-46711 09104 AM CERTIFIED SHELTY COUNTY MUCE OF PROBATE 001 SW 8.50

DISCULRED OF MORTGAGE

Collateral Mortgage, Ltd. #:0220307 "Carter" Lander ID:F50121/1663162678 Shelby, Alabama

KNOW ALL MEN BY THESE PRESENTS,
That NEW SOUTH FEDERAL SAVINGS BANK, A FEDERALLY CHARTERED SAVINGS BANK,
hereinafter referred to as the Mortgagee, DOBS HERBBY CERTIFY, that a certain
Mortgage dated 03/24/1995, made and executed by KIMBERLY CARTER, AN UNMARRIED
MAN to secure payment of the principal sum of \$133,650.00 plus interest,
originally to COLLATERAL MORTGAGE, LTD., AN ALABAMA LIMITED PARTNERSHIP, in the
County of SHELBY and the State of ALABAMA, Recorded 04/05/1995 as Instrument No.
1995-08775 is now Paid and Satisfied, and is therefore discharged.

Assessor's/Tax ID No.: 10-4-20-0-009-098.000
Property Address: 205 Crest Lake Drive, Hoover, 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).

New South Federal Savings Bank, a Federally Chartered Savings Bank
On November 17, 1998

ROSALYN MCDANIEL, VICE PRESIDENT

STATE OF Alabama COUNTY OF Jefferson (Birmingham Div.)

On November 17, 1998, I, Carol Clay Thomas, a Notary Public in and for Jefferson (Birmingham Div.) County, in the State of Alabama, do hereby certify that Rosalyn McDaniel, Vice President, who is/are signed to the foregoing document and who is/are known to me, acknowledged 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, on the day the same bears date...

WITNESS my hand and official seal,

Carol Clay Thomas Notary Expires, 06/20/2001

(This area for notarial seal)

Document Prepared By: Carol Thomas, 1900 Crestwood Blvd., Birmingham, AL 35210 (205) 951-4000

CCT-19981117-0032 ALBHELB SHELBY AL BAT: 4790220307 (XALDOM)