

Recording Requested By:
NEW SOUTH FEDERAL SAVINGS BANK

When Recorded Return To:

NEW SOUTH FEDERAL SAVINGS BANK
1900 Crestwood Blvd.
Birmingham, AL 35210-

DISCHARGE OF MORTGAGE

New South Federal Savings Bank #:0231182 "Koch" Lender ID:R02001/802100023 Shelby, Alabama

KNOW ALL MEN BY THESE PRESENTS,
That COLLAT, INC., THE CORPORATE GENERAL PARTNER OF COLLATERAL MORTGAGE, LTD.,
AN ALABAMA LIMITED PARTNERSHIP, hereinafter referred to as the Mortgagee, DOES
HEREBY CERTIFY, that a certain Mortgage dated 01/12/1996, made and executed by
JOSEPH A. KOCH HUSBAND AND TAMARA K. KOCH, WIFE to secure payment of the
principal sum of \$123,000.00 plus interest, originally to COLLATERAL MORTGAGE,
LTD., AN ALABAMA LIMITED PARTNERSHIP, in the County of SHELBY and the State of
ALABAMA, Recorded 01/17/1996 as Instrument No. 1996-01705 RERECORDED
04/29/1996 as Instrument No. 1996-13832, is now Paid and Satisfied, and is
therefore discharged.

Assessor's/Tax ID No.: 10-1-01-0-001-001.093
Property Address: 3120 Brookhill Drive, Birmingham, AL, 35242

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).

Collat, Inc., the Corporate General Partner
of Collateral Mortgage, Ltd., an Alabama
Limited Partnership
On June 24, 1999

By: 
KATHLEEN CUPP, ASST. VICE PRESIDENT

STATE OF Alabama
COUNTY OF Jefferson (Birmingham Div.)

ON June 24, 1999, before me, Carol Clay Thomas, a Notary Public in and for the
County of Jefferson County, State of Alabama, personally appeared Kathleen Cupp,
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.


Carol Clay Thomas
Notary Expires: 06/20/2001

(This area for notarial seal)

Prepared By: Carol Thomas, 1900 Crestwood Blvd., Birmingham, AL 35210 (205) 951-4000
CCT-19990824.0069 AL SHELBY SHELBY AL BAT: 881/0231182 KXALDOM1

Inst # 1999-26763

06/28/1999-26763
08:52 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MMS 8.50