

Recording Requested By:
Colonial Mortgage Company

When Recorded Return To:

Colonial Mortgage Company
PO Box 5628
Payoff Department
Montgomery, AL 36103-5628

DISCHARGE OF MORTGAGE

Colonial Mortgage Company #403914 "MERKEL" Lender ID:920822933620 Shelby, Alabama

KNOW ALL MEN BY THESE PRESENTS,
That COLONIAL MORTGAGE COMPANY, hereinafter referred to as the Mortgagee, DOES
HEREBY CERTIFY, that a certain Mortgage dated 07/27/1998, made and executed by
VICTOR A. MERKEL AND WIFE MALINDA C. MERKEL, to secure payment of the principal
sum of \$185,000.00 plus interest, originally to MORTGAGEAMERICA, INC, in the
County of SHELBY and the State of ALABAMA, Recorded 08/03/1998 as Instrument No.
1998-29519 Mortgage Book NA, Page NA, is now Paid and Satisfied, and is
therefore discharged.

Property Address: 2455 Valley Brook Drive, 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).

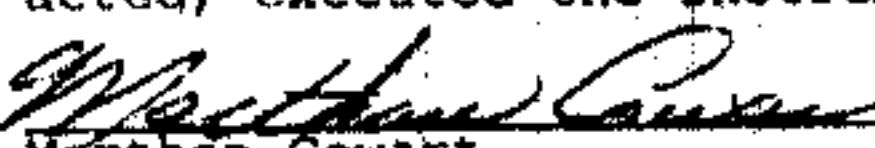
Colonial Mortgage Company
On June 24, 1999

By: 
ROBERT PETREY, VICE PRESIDENT



STATE OF Alabama
COUNTY OF Autauga

ON June 24, 1999, before me, Marthan Cowart, a Notary Public in and for the
County of Autauga County, State of Alabama, personally appeared Robert Petrey,
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.


Marthan Cowart
Notary Expires: 07/16/2000

Document Prepared By:  (This area for notarial seal)
Angela Atcheson, CMC, P.O. Box 5628, Montgomery, AL 36103-5628, 334-833-3178
RCG-19990623-0016 AL SHELBY SHELBY AL SAT: 480540 914 10ALDOM1

Inst # 1999-27333

06/30/1999-27333
10:23 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
081 CM 8.50