

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 #403881 "KEPLER" Lender ID:920622039296 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 05/26/1998, made and executed by
MICHAEL S. KEPLER AND PAMELA H. KEPLER, HUSBAND AND WIFE to secure payment of
the principal sum of \$85,000.00 plus interest, originally to MORTGAGEAMERICA,
INC., in the County of SHELBY and the State of ALABAMA, Recorded 06/03/1998 as
Instrument No. 1998-20312 Mortgage Book NA, Page NA, is now Paid and Satisfied,
and is therefore discharged.

Property Address: 525 Overhill Drive, Pelham, AL, 35124

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 August 07, 1999

By: [Signature]
ROBERT PETREY, VICE PRESIDENT

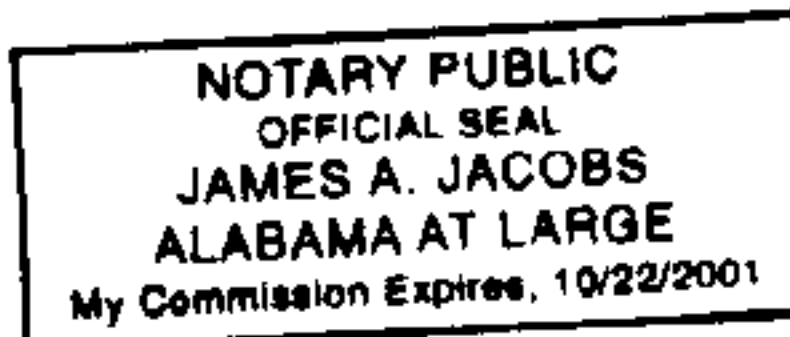


STATE OF Alabama
COUNTY OF Montgomery

On August 07, 1999 I, James A. Jacobs, a Notary Public in and for Montgomery
County, in the State of Alabama, do hereby certify that Robert Petrey, Vice
President, who is signed to the foregoing document and who is known to me,
acknowledged before me on this day, that being informed of the contents of said
instrument, he 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,

[Signature]
James A. Jacobs
Notary Expires: 10/22/2001



Document Prepared By:

Angela Atcheson CMC, P.O. Box 5628, Montgomery, AL, 36103-5628, 334-833-3178
LMS-19980807-0018 AL-SHELBY SHELBY AL SAT: 8187403881 KUALDOM1

Inst # 1999-33926

08/12/1999-33926
10:20 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CM 8.58