State of Alabama County of Shellry

FOR VALUE RECEIVED, the undersigned, Standard Mortgage Corporation of Georgia does bareby acknowledge receipt of payment in full of that certain mortgage and the indebtedness thereby, bearing date of January 5, 1996 executed by JENNIFER L. WATERS and lautend, BUSTER KEITH WATERS and recorded in Mortgage Book 1996, Page 01224, in the office of the Judge of Probate, County of Shelby, State of Alabama and subsequently assigned to the undersigned.

The said mortgage and indebtedness thereby secured are hereby canceled released and discharge.

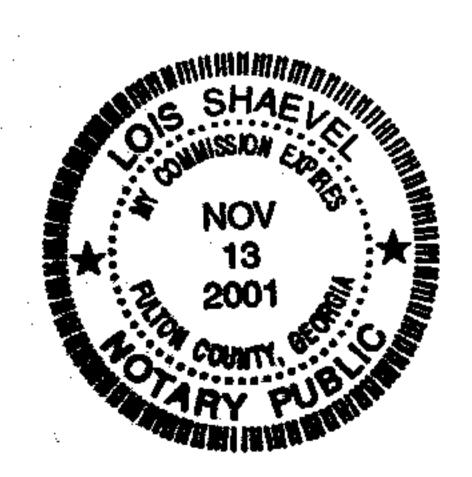
IN WITNESS WHEREOF, Standard Mortgage Corporation of Georgia has hereunto set its signature by Kelly Byers, its Vice President who is duly authorized on this 13th day of August, 1999.

> STANDARD MORTGAGE CORPORATION OF GEORGIA Title: Kelly Byers, Vice President

State of Georgia County of Fulton

I, Lois Shaevel, a Notary public in and for said County and State, hereby certify that Kelly Byers whose name as Vice President of Standard Mortgage Corporation of Georgia a Corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me this day that, being informed of the contents of the instrument, he, as such officer and with full authority, executed the same voluntarily for and as the act of said Corporation.

Given under my hand and official seal, this 13th day of August, 1999.



Lois Shawel	
NOTARY PUBLIC	

My commission expires_

THIS INSTRUMENT PREPARED BY: Standard Mortgage Corporation of Georgia 5775D Peachtree Dunwoody Road. Suite 100

Atlanta, GA 30342 ATTN: Victoria Rhines

08/20/1999-35163 O1 SHELDY COUNTY JOSE OF PROMITE D 8.50