Recording Requested By: USAA FEDERAL SAVINGS BANK

When Recorded Return To:

USAA Federal Savings Bank 10750 McDermott Freeway HE Collateral Control SAN ANTONIO, TX 77184-9876

20031208000792530 Pg Shelby Cnty Judge of Probate, AL 12/08/2003 09:06:00 FILED/CERTIFIED

DISCHARGE OF MORTGAGE

USAA FEDERAL SAVINGS BANK #:AA/81366817 "GULLEDGE" ID:/ Sheiby, AL

KNOW ALL MEN BY THESE PRESENTS, That USAA FEDERAL SAVINGS BANK, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage dated 02/10/2003, made and executed by KRISTI P GULLEDGE KRISTI J GULLEDGE, JAMES GULLEDGE to secure payment of the principal sum of \$25,000.00 plus interest, originally to USAA FEDERAL SAVINGS BANK, in the County of SHELBY and the State of ALABAMA, Recorded 02/21/2003 as Instrument No. 20030221000108930 is now Paid and Satisfied, and is therefore discharged.

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).

USAA FEDERAL SAVINGS BANK

By:

BETH ANN KING-NUTT, AUTHORIZED

CENTER THE

SIGNOR

STATE OF Texas COUNTY OF Bexar

ON NOV 28 2003 ON Defore me, ANGELA L ALMON, a Notary Public in and for the County of Bexar, in the State of Texas the foregoing instrument was acknowledged before me by BETH ANN KING-NUTT, AUTHORIZED SIGNOR who is personally known to me (or provided satisfactory evidence) and acknowledged said instrument to be the free act and deed of the corporation.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Notary Expires: 02/27/2007

ANGELA L. ALMON Notary Public STATE OF TEXAS My Comm. Exp. 02-27-2007

(This area for notarial seal)

Prepared By: CASEY CREAMER, USAA FSB, 10750 MCDERMOTT FRWY., SAN ANTONIO, TX 78288-0589 ALA-20031126-0030 ALSHELB SHELBY AL BAT: 12115/AA/81366817 KXALDOM1