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CANCELLATION

STATE OF ALABAMA

COUNTY OF Shelby

TO THE PROBATE CLERK OF SAID COUNTY AND STATE:

Whereas, Richard L. Keck and wife, Cynthia S. Keck
have heretofore executed to the Gulf American, Inc.
a corporation, Houston, Texas as Beneficiary, a certain
Mortgage recorded in

BOOK 214, PAGE 415 RE - RECORDED IN BOOK 227, PAGE 987

SUBSEQUENTLY ASSIGNED TO MAGNOLIA FEDERAL BANK FOR
SAVINGS BOOK 329, PAGE 921

in the Record of Mortgages on file in your office to secure an indebtedness
owed the Beneficiary; and,

Whereas, said Mortgage was assigned to Magnolia Federal Bank for Savings;
and,

Whereas, the indebtedness secured by the above Mortgage, or Mortgages, on
Land, on file in your office has been paid in full and satisfied,

Therefore, the undersigned Beneficiary does hereby cancel the hereinabove
described Mortgage; and,

Therefore, the undersigned does by this instrument appoint and delegate the
Clerk of the Probate Court of Shelby County, ALABAMA as
its attorney-in-fact, and does authorize and empower said Clerk of the Probate
Court as such attorney-in-fact to cancel and mark satisfied of record the
Mortgage above described.

Witness the signature of said corporation by its officer after being duly
authorized to so sign and execute the same, this, the 22nd
day of January, A.D., 19 92.

STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED

92 FEB 11 AM 9:23

MAGNOLIA FEDERAL BANK FOR SAVINGS,
A Corporation,
Hattiesburg, Mississippi

BY: Sandra Touchstone

Sandra Touchstone, Vice President

STATE OF MISSISSIPPI
JUDGE OF PROBATE

COUNTY OF FORREST

Personally appeared before me, the undersigned authority, in and for said
County and State, the within named, Sandra Touchstone who
acknowledged that as Vice President on behalf of and by
authority of MAGNOLIA FEDERAL BANK FOR SAVINGS (s)he signed and delivered the
foregoing instrument on the day and year herein mentioned as the act and deed of
said corporation.

Given under my hand and seal of office on this, the 22nd
day of January, A.D., 19 92.

Janet L. Elzey
Notary Public

My Commission Expires August 18, 1995

RETURN TO:
MAGNOLIA FEDERAL BANK
FOR SAVINGS
P. O. BOX 1858
HATTIESBURG, MS 39403-1858

1. Deed Tax \$
2. Mig. Tax \$
3. Recording Fee \$ 2.50
4. Indexing Fee \$ 3.00
5. No Tax Fee \$
6. Certified Fee \$ 1.00

Richard L. and Cynthia S. Keck
211 Arned Avenue
Port Allegory, PA 16743-1204
P/O 1-2-92

Loan Number
70-10251614