

CANCELLATION

STATE OF ALABAMA

COUNTY OF SHELBY

TO THE PROBATE COURT OF SAID COUNTY AND STATE:

Whereas, MICHAEL T. FETZEK AND WIFE, JUDY A. FETZEK

have heretofore executed to the CITY FEDERAL SAVINGS & LOAN ASSOCIATION
a corporation, BIRMINGHAM, AL as Beneficiary, a certain
Mortgage recorded in

Book 221 Page 898

subsequently assigned to Magnolia Federal Bank for Savings
in Book 329 Page 151

Inst # 1992-09789

06/01/1992-09789
01:14 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
001 MCD 6.50

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 26th
day of May, A.D., 19 92.

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

Angela Strickland
WITNESS

BY:

Sandra Touchstone
SANDRA TOUCHSTONE, VICE PRESIDENT

STATE OF MISSISSIPPI

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 26th
day of May, A.D., 19 92.

Shontae Blackwell
Notary Public

Return To:

My Commission Expires: My Commission Expires January 10 1995

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

MICHAEL FETZEK
5000 RIDGETOP TKL
CHARLOTTE, NC 28215

Loan Number