

STATE OF ALABAMA

COUNTY OF Shelby

KNOW ALL MEN BY THESE PRESENTS, THAT, the undersigned,
First Union National Bank of Georgia, a Georgia
 corporation, the owner and holder of that certain mortgage executed to
Fairfield Financial Associates of Columbus by Ernest E. Nichols and
LeJean Nichols and the owner and holder of the indebtedness
 secured by said mortgage, which mortgage is dated July 1,
19 92, and which mortgage was recorded in the office of the Judge of Probate
 of Shelby County, Alabama, in Mortgage Book No. 1992, at Page
 No. 14198, does hereby acknowledge full payment of said mortgage,
 and does hereby fully release and discharge the same of record.

IN WITNESS WHEREOF, the undersigned, First Union National Bank of Georgia,
 has caused these presents to be executed for and in its corporate name and
 behalf on this 24th day of May, 19 94.

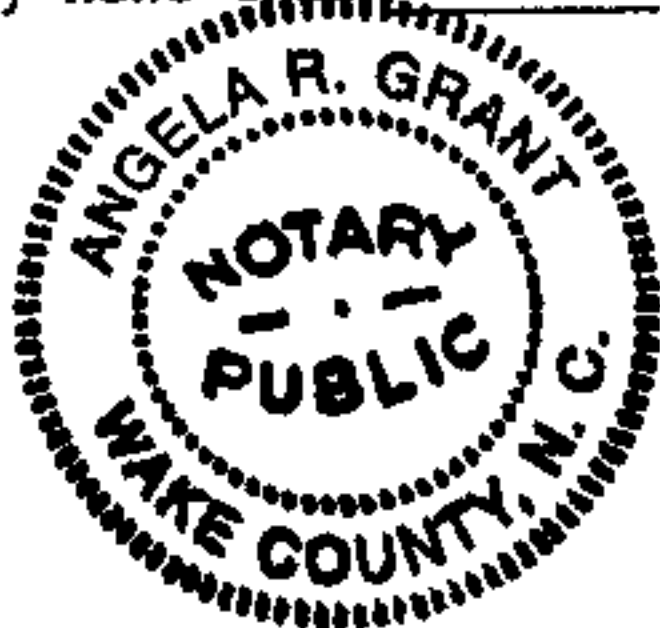
FIRST UNION NATIONAL BANK
 OF GEORGIA
 Successor by Merger to
 Decatur Federal Savings and Loan Association

Pat Brady
 ASSISTANT VICE PRESIDENT
 Pat Brady

STATE OF North CarolinaCOUNTY OF Wake

ANGELA R. GRANT
 I, the undersigned ANGELA R. GRANT, a Notary Public in and
 for said County, in said State, hereby certify that Pat Brady
 whose name as Assistant Vice President of First Union National
Bank of Georgia, a corporation, is signed to the foregoing
 instrument of release and satisfaction, and who is known to me, acknowledged
 before me on this date that, being informed of the contents of the release,
 he/she, as such officer and with full authority, executed the same
 voluntarily for and as the act of said corporation.

Given under my hand this 24th day of May, 19 94.



Angela R. Grant
 Notary Public

My Commission Expires:
 My Commission Expires August 20, 1997

In Wake County in State
 Of North Carolina

PREPARED BY

EDWARD T. BURKE & ASSOCIATES, P.C.
 16001 PARK 10 PLACE, SUITE 350
 HOUSTON, TEXAS 77084

BY Yong A. Chong
 PREPARED'S NAME

Inst # 1994-20455

06/28/1994-20455
 01:20 PM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 001 MCB 8.50