

Recording Requested By:
Collateral Mortgage, LTD.

When Recorded Return To:

Collateral Mortgage, LTD.
1900 Crestwood Blvd.
P O Box 830180
Birmingham, AL, 35283-0180

Inst # 1998-04790
Inst # 1998-04790

DISCHARGE OF MORTGAGE

Collateral Mortgage, Ltd. #:0238247 "Higgs" Lender ID:R02001/ Shelby, Alabama

KNOW ALL MEN BY THESE PRESENTS,
That COLLAT, INC., THE CORPORATE GENERAL PARTNER OF COLLATERAL MORTGAGE, LTD.,
AN ALABAMA LIMITED PARTNERSHIP, hereinafter referred to as the Mortgagee, DOES
HEREBY CERTIFY, that a certain Mortgage dated 07/30/1996, made and executed by
STEVEN L. HIGGS AND WIFE MICHELE H. HIGGS, to secure payment of the principal
sum of \$185,175.00 plus interest, originally to COLLATERAL MORTGAGE, LTD., AN
ALABAMA LIMITED PARTNERSHIP, in the County of SHELBY and the State of ALABAMA,
Recorded 08/01/1996 as Instrument No. 1996-24828 is now Paid and Satisfied,
and is therefore discharged.

Assessor's/Tax ID No.: 10-1-11-0-008-002.000
Property Address: 5238 Heatherhedge Circle, Birmingham, AL, 35242

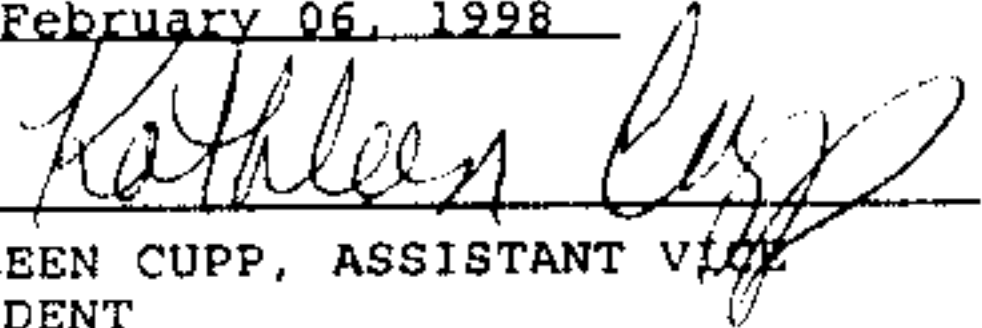
In all references in this instrument to any party, the use of a particular
gender or number is intended to include the appropriate gender or number as the
case may be.

IN WITNESS WHEREOF, the said Mortgagee has set his hand and has caused these
presents to be signed by its duly authorized officer(s).

Collat, Inc., the Corporate General Partner
of Collateral Mortgage, Ltd., an Alabama
Limited Partnership

On February 06, 1998

By:


KATHLEEN CUPP, ASSISTANT VICE
PRESIDENT

STATE OF Alabama
COUNTY OF Jefferson (Birmingham Div.)

On February 06, 1998, I, Carol Clay Thomas, a Notary Public in and for
Jefferson (Birmingham Div.) County, in the State of Alabama, do hereby certify
that Kathleen Cupp, Assistant Vice President, who is/are signed to the foregoing
document and who is/are known to me, acknowledged before me on this day, that
being informed of the contents of said instrument, he/she/they as such
officer(s) and with full authority, executed the same voluntarily for and as the
act of said corporation, on the day the same bears date..

WITNESS my hand and official seal,


Carol Clay Thomas
Notary Expires 06/20/2001

(This area for notarial seal)

Document Prepared By: Carol Thomas, 1900 Crestwood Blvd., Birmingham, AL 35210 (205) 951-4000
CCT-10960206-0022 ALSHELBY SHELBY AL BAT: 285/0238247 KXALDOM1

02/12/1998-04790
10:26 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MEL 8.50