

Recording Requested By:
American Reconveyance Corporation

When Recorded Return To:

American Reconveyance Corp.
25600 Rye Canyon Rd.
Suite B
Valencia, CA 91355-

Inst # 1998-18507

DISCHARGE OF MORTGAGE

Dovenmuehle Mortgage Inc. #0012115689 "KRECKLOW" Lender ID: Q54/P/O/07/08/97 Shelby, Alabama

KNOW ALL MEN BY THESE PRESENTS,
That CITIZENS MORTGAGE CORPORATION, A GEORGIA CORPORATION, hereinafter referred
to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage dated
05/10/1996, made and executed by CHARLES WILLIAM KRECKLOW JR. AND JENNIFER
TAYLOR KRECKLOW, to secure payment of the principal sum of \$220,000.00 plus
interest, originally to SCOTT MORTGAGE CORPORATION, in the County of SHELBY and
the State of ALABAMA, Recorded 05/13/1996 as Instrument No. 1996-15630 is now
Paid and Satisfied, and is therefore discharged.

Property Address: 1708 Wingfield 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).

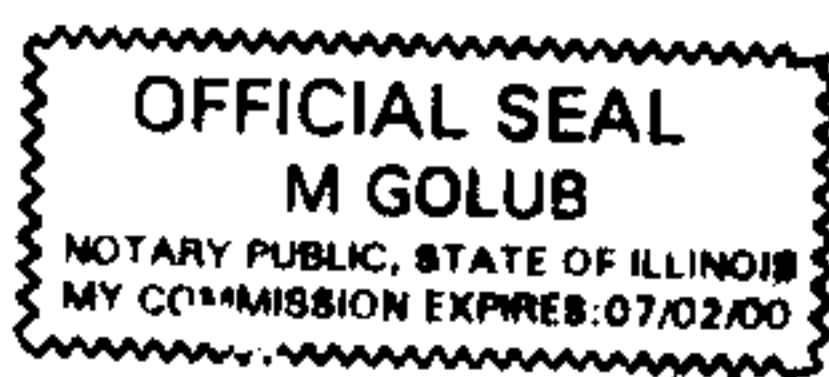
Citizens Mortgage Corporation, a Georgia
Corporation
On 3-28-98 (DATE)

By: William T. Weismann
WILLIAM T. WEISMANN, VICE PRESIDENT

STATE OF Illinois
COUNTY OF Cook

ON 3-28-98, before me, M. Golub, a Notary Public in and for the County of
Cook County, State of Illinois, personally appeared William T. Weismann, Vice
President, personally known to me (or proved to me on the basis of satisfactory
evidence) to be the person(s) whose name(s) is/are subscribed to the within
instrument and acknowledged to me that he/she/they executed the same in
his/her/their authorized capacity, and that by his/her/their signature on the
instrument the person(s), or the entity upon behalf of which the person(s)
acted, executed the instrument.

M. Golub
M. Golub
Notary Expires: 07/02/2000



(This area for notarial seal)

ARC, 25600 Rye Canyon Rd., Valencia, CA 91355 (805) 294-1780
KRN*19980325-0019 ALSHELBY SHELBY AL BAT 195000012115689 KXALDOM1

Inst # 1998-18507

05/20/1998-18507
11:37 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 HCD 8.50