

Recording Requested By:
First Bankers Mortgage Corp.

When Recorded Return To:

First Bankers Mortgage Corp.
P.O. Box 21717
Waco, TX 76702-1717

Inst # 1998-26395

07/13/1998-26395
12:04 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MEL 8.50

DISCHARGE OF MORTGAGE

First Bankers Mortgage Corp. #:21016187 "GARDNER" Lender ID:502/ Escrow/Title:1176260001013.003 Shelby, Alabama

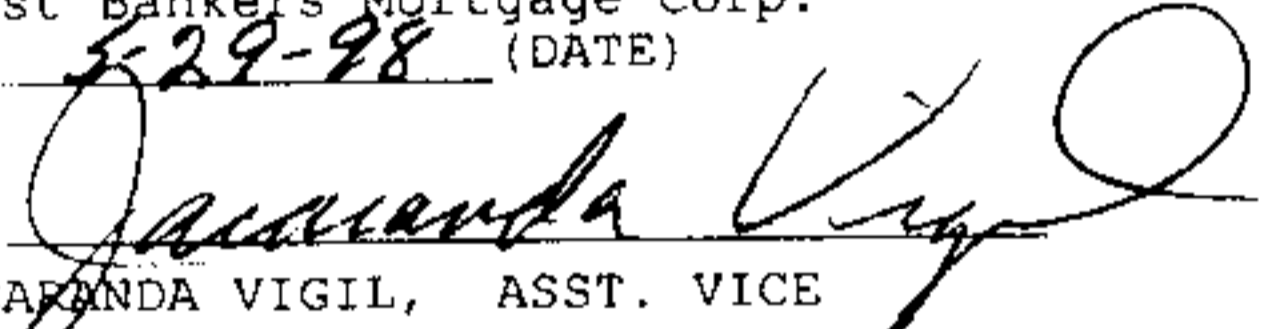
KNOW ALL MEN BY THESE PRESENTS,
That FIRST BANKERS MORTGAGE CORP., hereinafter referred to as the Mortgagee,
DOES HEREBY CERTIFY, that a certain Mortgage dated 05/02/1997, made and executed
by JAMES A. GARDNER, AND HIS WIFE JAMIE B. GARDNER to secure payment of the
principal sum of \$112,000.00 plus interest, originally to THE HUTSON COMPANY,
INC., in the County of SHELBY and the State of ALABAMA, Recorded 05/08/1997 as
Instrument No. 1997-14390 Book/Reel/Liber NA, Page/Folio NA, is now Paid and
Satisfied, and is therefore discharged.

Property Address: 750 CAHABA RIVER ESTATES, BIRMINGHAM, AL, 35244

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.

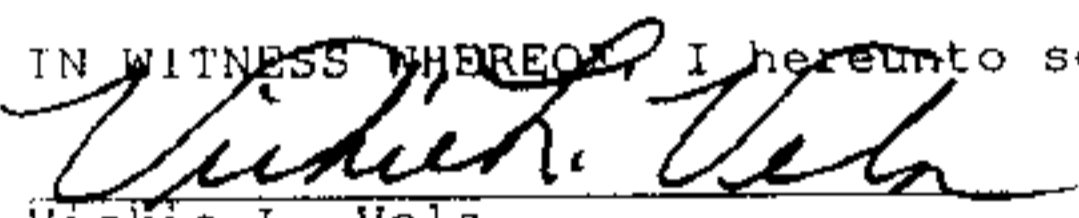

IN WITNESS WHEREOF, the said Mortgagee has set his hand and has caused these
presents to be signed by its duly authorized officer(s).

First Bankers Mortgage Corp.
On 5-29-98 (DATE)

By: 
JACARANDA VIGIL, ASST. VICE
PRESIDENT

STATE OF Texas
COUNTY OF McLennan

ON 5-29-98 before me, Vickie L. Vela, a Notary Public in and for the County
of McLennan, in the State of Texas the foregoing instrument was acknowledged
before me by Jacaranda Vigil, Asst. Vice President who is personally known to
me (or provided satisfactory evidence) and acknowledged said instrument to be
the free act and deed of the corporation.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Vickie L. Vela
Notary Expires: 08/30/1999

VICKIE L. VELA
Notary Public
STATE OF TEXAS
My Commission
Expires 08/30/99
(This area for Notary Seal)

Document Prepared By: Jacaranda Vigil, P.O. Box 21717, Waco, TX 76702-1717
CBR-19980707-0003 ALSHELBY SHELBY AL BAT: 1665/21016187 KXALDOM1