

Recording Requested By:
Collateral Mortgage, LTD.

When Recorded Return To:

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

DISCHARGE OF MORTGAGE

Collateral Mortgage, Ltd. #:0244787 "Ard" Lender ID:R02001/732084508 Shelby, Alabama

KNOW ALL MEN BY THESE PRESENTS,
That NEW SOUTH FEDERAL SAVINGS BANK, A FEDERALLY CHARTERED SAVINGS BANK,
hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain
Mortgage dated 04/17/1997, made and executed by FREDERICK D. ARD AND VESTA T.
ARD, HUSBAND AND WIFE to secure payment of the principal sum of \$110,000.00 plus
interest, originally to NEW SOUTH FEDERAL SAVINGS BANK, in the County of SHELBY
and the State of ALABAMA, Recorded 05/07/1997 as Instrument No. 1997-14209 is
now Paid and Satisfied, and is therefore discharged.

Assessor's/Tax ID No.: 13-7-26-2-001-002.016
Property Address: 1806 Man-o-war Drive, Helena, AL, 35080

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).

New South Federal Savings Bank, a Federally
Chartered Savings Bank
On September 16, 1998

By: Kathleen Cupp
KATHLEEN CUPP, ASST. VICE PRESIDENT

STATE OF Alabama
COUNTY OF Jefferson (Birmingham Div.)

On September 16, 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, Asst. 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
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-19980916-0026 ALABAMA SHELBY AL BAT: 423/0244787 KUALDOMY

Inst. # 1998-36852

09/21/1998-36852
02:26 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CRH 0.50