

Recording Requested By:  
MARINE MIDLAND MORTGAGE CORP.

When Recorded Return To:

TODD H. BARKSDALE  
BARKSDALE & JOHNSTON  
13 OFFICE PARK CIRCLE  
STE. 19 / FILE #98-345  
BIRMINGHAM, AL 35223-

**DISCHARGE OF MORTGAGE**

MARINE MIDLAND MORTGAGE CORP. #:1231566 "NEAL" Lender ID:182/004/0001471325 Shelby, Alabama

KNOW ALL MEN BY THESE PRESENTS,  
That MARINE MIDLAND BANK, SUCCESSOR BY MERGER TO FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF ROCHESTER, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage dated 08/16/1995, made and executed by JOHN CHARLES NEAL AND JANET S. NEAL, HUSBAND AND WIFE to secure payment of the principal sum of \$150,000.00 plus interest, originally to MORTGAGEAMERICA, INC., in the County of SHELBY and the State of ALABAMA, Recorded 08/18/1995 as Instrument No. 1995-22791 RERECORDED 08/26/1996 as Instrument No. 0996-27793, is now Paid and Satisfied, and is therefore discharged.

Property Address: 141 Willow Ridge Dr, Birmingham, AL, 35124

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).

MARINE MIDLAND BANK, SUCCESSOR BY MERGER TO  
FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF  
ROCHESTER

On September 30, 1998

By: Jill Jewett  
JILL JEWETT, ASST. VICE PRESIDENT

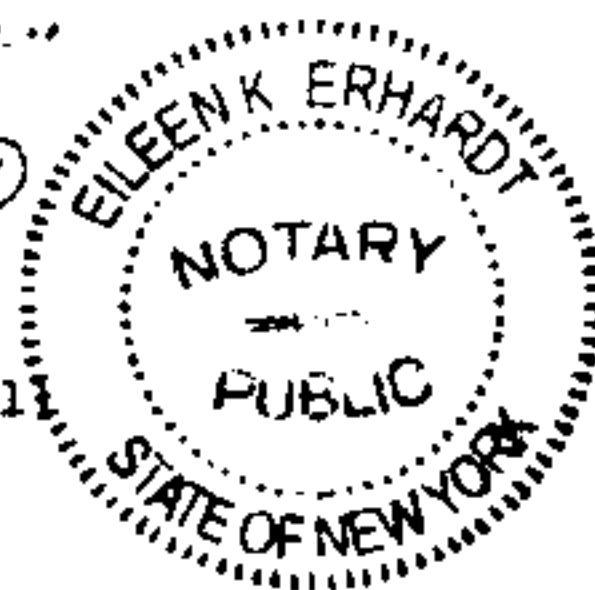


STATE OF New York  
COUNTY OF Erie

ON September 30, 1998, before me, EILEEN K. ERHARDT, a Notary Public in and for the County of Erie County, State of New York, personally appeared JILL JEWETT, ASST. 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.

Eileen K. Erhardt  
EILEEN K. ERHARDT  
Notary Expires: 03/30/2000 #01ER4715789

EILEEN K. ERHARDT  
Notary Public, State of New York  
Qualified in Erie County  
My Commission Expires March 30, 2000



(This area for notarial seal)  
Document Prepared By: J. SCHUMACHER, 2929 WALDEN AVENUE, DEPEW, NY 14043  
TMD-1998030-0056 AL SHELBY SHELBY AL BAT 3147/1231566 KUALDOM1

Inst # 1998-40322

10/16/1998-40322  
09:29 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 CRH 8.50