

Recording Requested By:
MARINE MIDLAND MORTGAGE CORP.

When Recorded Return To:

RALPH PARKER
KRISTI PARKER
901 Belgrave Court
Hoover, AL 35242

DISCHARGE OF MORTGAGE

MARINE MIDLAND MORTGAGE CORP. #1157966 "PARKER" Lender ID:152/011/0119579669 Shelby, Alabama

KNOW ALL MEN BY THESE PRESENTS,
That MARINE MIDLAND MORTGAGE CORPORATION, hereinafter referred to as the
Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage dated 03/21/1997, made
and executed by RALPH CLARK PARKER AND KRISTI L. PARKER, MARRIED to secure
payment of the principal sum of \$280,000.00 plus interest, originally to MARINE
MIDLAND MORTGAGE CORPORATION, in the County of SHELBY and the State of ALABAMA,
Recorded 04/04/1997 as Instrument No. 1997-10446 is now Paid and Satisfied,
and is therefore discharged.

Property Address: 901 Belgrave Court, Hoover, AL, 35242

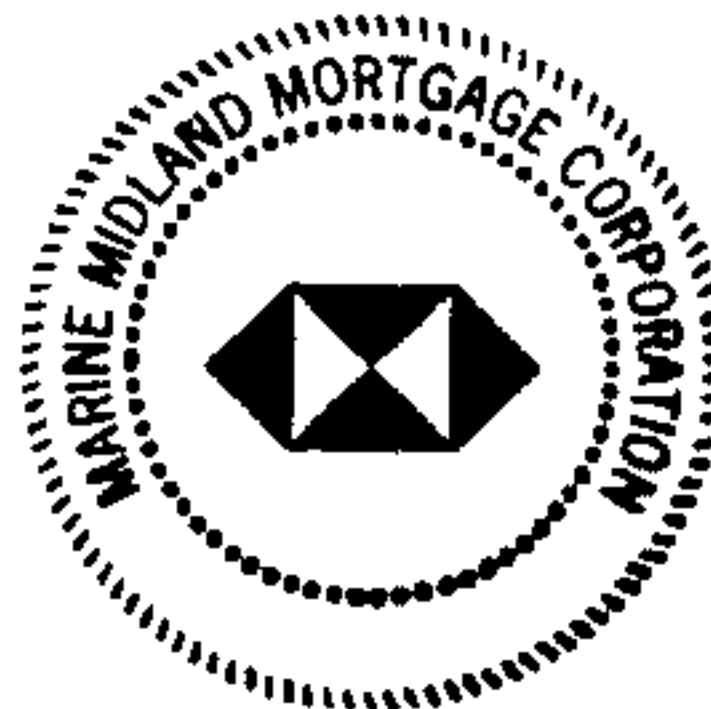
In all references in this instrument to any party, the use of a particular
gender or number is intended to include the appropriate gender or number as the
case may be.

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

MARINE MIDLAND MORTGAGE CORPORATION


On November 09, 1998

By 
JILL JEWETT, ASST. VICE PRESIDENT

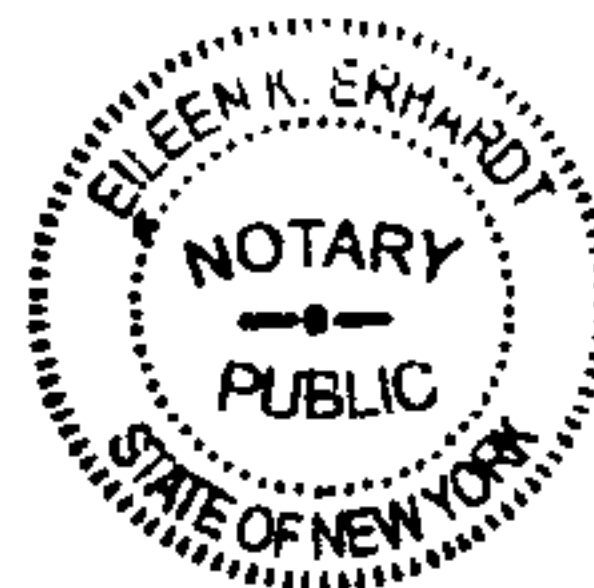


STATE OF New York
COUNTY OF Erie

ON November 09, 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
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
JLS-19981109-0033 ALSHELBY SHELBY AL BAT 3701/1157966 KXALDOM1

Inst # 1998-46692

11/24/1998-46692
08:39 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

001 CRH 8.50