

Recording Requested By:
MARINE MIDLAND MORTGAGE CORP.

When Recorded Return To:

STEWART & ASSOCIATES, P.C.
3595 GRANDVIEW PKWY
SUITE 350
BIRMINGHAM, AL 35243-

Inst # 1998-47166

DISCHARGE OF MORTGAGE

MARINE MIDLAND MORTGAGE CORP. #1156773 "HOLMES" Lender ID:152/072/0119567733 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 06/06/1997, made
and executed by MICHAEL J. HOLMES AND CAROL ANN HOLMES, MARRIED to secure
payment of the principal sum of \$137,750.00 plus interest, originally to MARINE
MIDLAND MORTGAGE CORPORATION, in the County of SHELBY and the State of ALABAMA,
Recorded 06/12/1997 as Instrument No. 1997-18501 is now Paid and Satisfied,
and is therefore discharged.

Property Address: 2916 Coatbridge Lane, 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).

MARINE MIDLAND MORTGAGE CORPORATION
On November 06, 1998

By: Jill Jewett
JILL JEWETT, ASST. VICE PRESIDENT

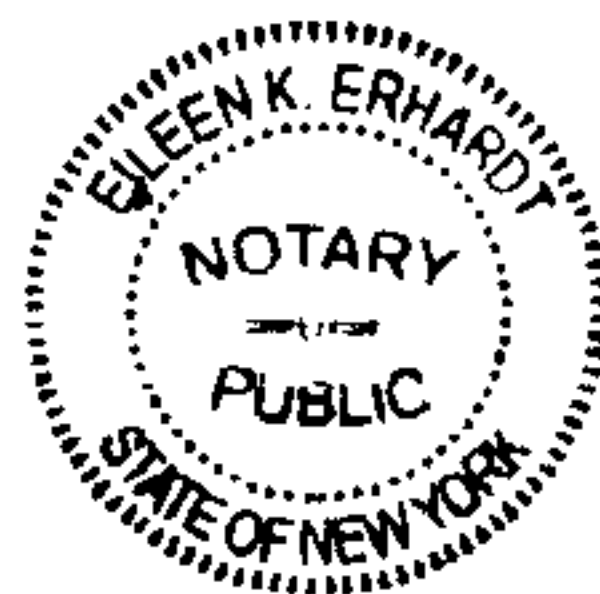


STATE OF New York
COUNTY OF Erie

ON November 06, 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
JLS-19981106-0061 AL SHELBY SHELBY AL BAT 3571/1156773 KXALDOM1

11/23/1998-47166
02:07 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 SNA 8.50