

Recording Requested By:
MARINE MIDLAND MORTGAGE CORP.

When Recorded Return To:

PADEN & PADEN
100 CONCOURSE PARKWAY
SUITE 130
BIRMINGHAM, AL 35244-

Inst # 1998-49469

12/11/1998-49469
11:12 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MEL 8.50

DISCHARGE OF MORTGAGE

MARINE MIDLAND MORTGAGE CORP. #:9836506 "CALHOUN" Lender ID:073/004/0989365069 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 01/30/1997, made
and executed by MICHAEL CALHOUN AND KAY CALHOUN, HUSBAND AND WIFE to secure
payment of the principal sum of \$228,000.00 plus interest, originally to
SOUTHTRUST MORTGAGE CORPORATION, in the County of SHELBY and the State of
ALABAMA, Recorded 02/10/1997 as Instrument No. 1997-04245 is now Paid and
Satisfied, and is therefore discharged.

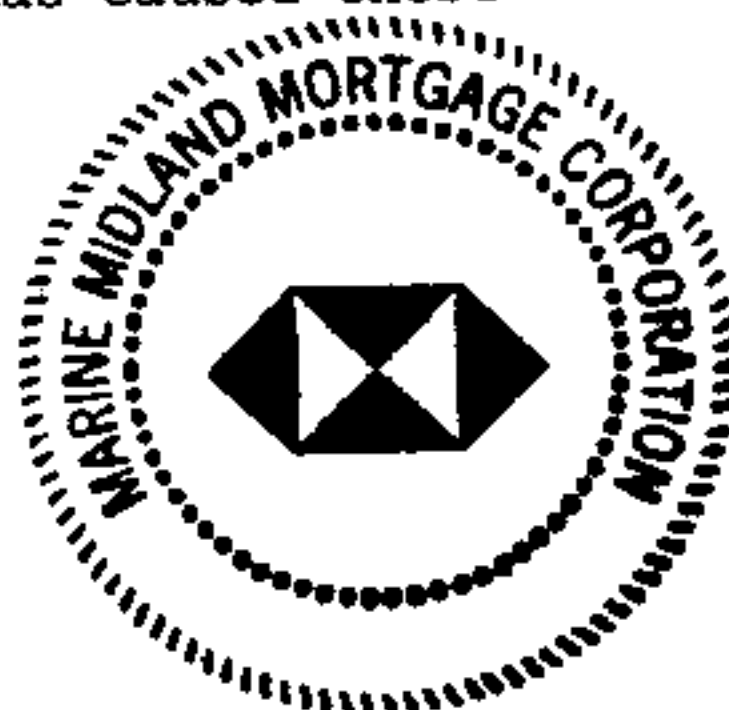
Property Address: 1069 Oak Tree Drive, Birmingham, AL, 35244

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).


MARINE MIDLAND MORTGAGE CORPORATION
On November 20, 1998

By: 
JILL JEWETT, ASST., VICE PRESIDENT

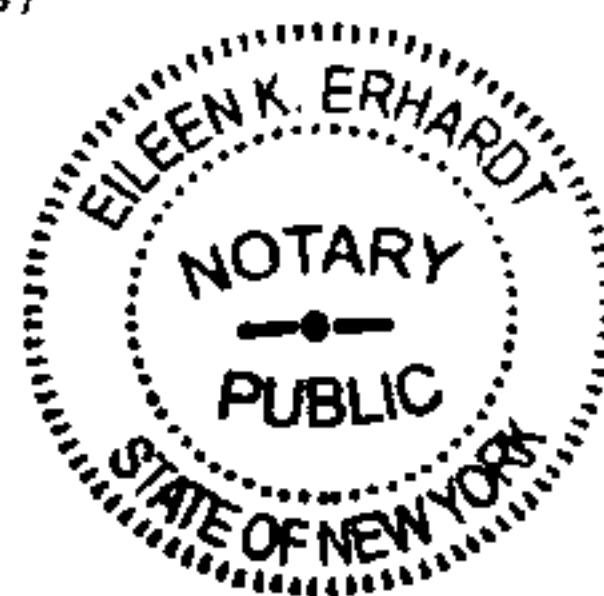


STATE OF New York
COUNTY OF Erie

ON November 20, 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-19981120-0035 ALSHELBY SHELBY AL BAT: 3771/9836506 KXALDOM1