

Recording Requested By:
Regions Mortgage, Inc.

When Recorded Return To:

Regions Mortgage, Inc. /PIF
P.O. Box 669
Montgomery, AL 36177-9469

DISCHARGE OF MORTGAGE

Regions Mortgage #:003430808 "BERNIER" Lender ID:368562972/PIF 11-27-98 Shelby, Alabama 01/064 8 50

KNOW ALL MEN BY THESE PRESENTS,
That FEDERAL HOME LOAN MORTGAGE CORPORATION BY REGIONS MORTGAGE, INC., F/K/A
REAL ESTATE FINANCING, INC. AS ITS DULY APPOINTED ATTORNEY-IN-FACT, hereinafter
referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage dated
06/22/1978, made and executed by THOMAS LOUIS BERNIER AND WIFE JUDITH O BERNIER,
to secure payment of the principal sum of \$49,800.00 plus interest, originally
to CITY FEDERAL SAVINGS AND LOAN ASSOCIATION, in the County of SHELBY and the
State of ALABAMA, Recorded 01/26/1978 as Instrument No. NA Book/Reel/Liber 373,
Page/Folio 669, is now Paid and Satisfied, and is therefore discharged.

Property Address: 323 Fran Dr, Montevallo, AL, 35115

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).

Federal Home Loan Mortgage Corporation by
Regions Mortgage, Inc., f/k/a Real Estate
Financing, Inc. as its duly appointed
Attorney in Fact 12-21-95 inst # 1995-36582
On, DEC 23 1998 (DATE)

By: Marcia T. Johnson
MARCIA T. JOHNSON/VICE PRESIDENT

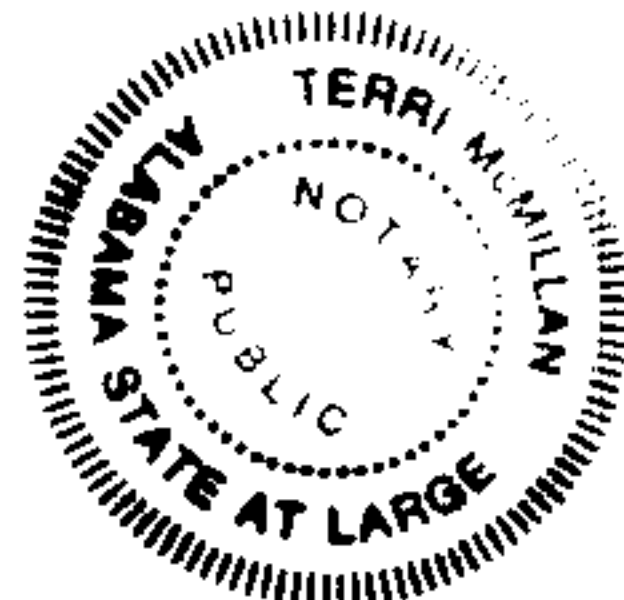


STATE OF Alabama
COUNTY OF Montgomery

ON DEC 23 1998 before me, Terri McMillan, a Notary Public in and for the County
of Montgomery, State of Alabama, personally appeared Marcia T. Johnson/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.

WITNESS my hand and official seal,

Terri McMillan
Terri McMillan, Notary Public
Notary Expires: 02/27/2001



(This area for notarial seal)
Document Prepared By: Carlissa Gray/605 S. Perry St. Montgomery, AL 36104 (334)223-3426
TSR-19981218-0011 ALSHELBY 01064 SHELBY AL BAT 8685003430808 KXALDOM1

Inst # 1999-00136

01/04/1999-00136
12:10 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CRN 8.50