KNOW ALL MEN BY THESE PRESENTS, THAT ATLANTIC MORTGAGE & INVESTMENT CORPORATION DOES HEREBY ACKNOWLEDGE THAT THE INDEBTEDNESS SECURED BY A CERTAIN MORTGAGE DATED DECEMBER 18, 1995 AND EXECUTED BY: DAVID R. CRAMER AND KIMBERLEY M. CRAMER TO MOLTON, ALLEN & WILLIAMS CORPORATION AND RECORDED IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA IN THE RECORDS OF MORTGAGE VOLUME INST. #1995-36992, PAGE N/A, HAS BEEN FULLY PAID, WHICH WAS AT THE TIME OF SUCH PAYMENT THE OWNER OF SAID INDEBTEDNESS, AND SAID MORTGAGE IS HEREBY RELEASED AND FOREVER DISCHARGED.

IN WITNESS WHEREOF, ATLANTIC MORTGAGE & INVESTMENT CORPORATION, A CORPORATION, HAS CAUSED ITS NAME TO BE HERETO SUBSCRIBED BY PAT CHARLES, ITS ASSISTANT VICE PRESIDENT AND LATONYA D. ALEXANDER, ITS ASSISTANT SECRETARY AND THE CORPORATE SEAL HERETO AFFIXED ON DECEMBER 21, 1998.



ATLANTIC MORTGAGE & INVESTMENT CORPORATION

EXANDER ASSISTANT SECRETARY

STATE OF FLORIDA COUNTY OF DUVAL

THE FOREGOING INSTRUMENT WAS ACKNOWLEDGED BEFORE ME ON THIS DATE OF DECEMBER 21, 1998 BY PAT CHARLES AND LATONYA D. ALEXANDER ASSISTANT VICE PRESIDENT AND ASSISTANT SECRETARY, RESPECTIVELY OF ATLANTIC MORTGAGE & INVESTMENT CORPORATION ON BEHALF OF THE CORPORATION. THEY ARE PERSON-ALLY KNOWN TO ME AND DID TAKE AN OATH.

WITNESS MY HAND AND OFFICIAL SEAL IN THE COUNTY AND STATE LAST AFORE-SAID THIS DATE OF DECEMBER 21, 1998.

NOTARY PUBLIC

MY COMMISSION EXPIRES:

(SEAL)

THIS INSTRUMENT WAS PREPARED BY: Shenita Toczek PLEASE RECORD AND RETURN TO: ATLANTIC MORTGAGE & INVESTMENT CORPORATION 7159 CORKLAN DRIVE JACKSONVILLE, FLORIDA 32258

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AND DESCRIPTION OF THE PROPERTY OF THE PROPERT

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