

Recording Requested By:
First Bankers Mortgage Corp.

When Recorded Return To:

First Bankers Mortgage Corp.
P.O. Box 21717
Waco, TX 76702-1717

DISCHARGE OF MORTGAGE

First Bankers Mortgage Corp. #:RF411015868 "HOWARD" Lender ID:502/ Escrow/Title:21-015-868 Shelby, Alabama

KNOW ALL MEN BY THESE PRESENTS,
That FIRST BANKERS MORTGAGE CORP., hereinafter referred to as the Mortgagee,
DOES HEREBY CERTIFY, that a certain Mortgage dated 03/05/1997, made and executed
by ROBERT H. HOWARD, AND WIFE VICKI G. HOWARD to secure payment of the principal
sum of \$178,000.00 plus interest, originally to CARL WAYNE SIMMONS D/B/A/
SIMMONS MORTGAGE COMPANY, in the County of SHELBY and the State of ALABAMA,
Recorded 03/10/1997 as Instrument No. 1997-07306 Mortgage Book NA, Page NA, is
now Paid and Satisfied, and is therefore discharged.

Property Address: 10 SPRING BRANCH ROAD, COLUMBIANA, AL, 35051

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).

First Bankers Mortgage Corp.
On 12-16-98 (DATE)

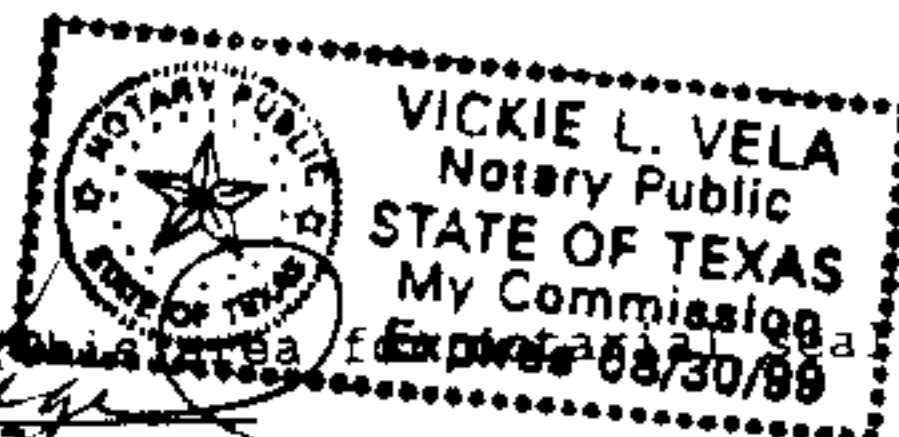
By: Jacaranda Vigil
JACARANDA VIGIL, ASST. VICE
PRESIDENT

STATE OF Texas
COUNTY OF McLennan

ON 12-16-98, before me, Vickie L. Vela, a Notary Public in and for the County
of McLennan, in the State of Texas the foregoing instrument was acknowledged
before me by Jacaranda Vigil, Asst. Vice President who is personally known to
me (or provided satisfactory evidence) and acknowledged said instrument to be
the free act and deed of the corporation.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Vickie L. Vela
Vickie L. Vela
Notary Expires: 08/30/1999



Document Prepared By: Jacaranda Vigil
Jacaranda Vigil, P.O. Box 21717, Waco, TX 76702-1717
CBR-19990122-0005 ALSHELBY SHELBY AL BAT: 2235RF411015868 KXALDOM1

Inst # 1999-04306

02/01/1999-04306
11:44 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CRH 8.50