

Recording Requested By:
NEW SOUTH FEDERAL SAVINGS BANK

When Recorded Return To:

NEW SOUTH FEDERAL SAVINGS
1900 Crestwood Blvd.
P. O. Box 830180
Birmingham, AL 35283-0180

Inst # 1999-05165

02/05/1999-05165
10:25 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MMS 8.50

DISCHARGE OF MORTGAGE

New South Federal Savings Bank #:710211155 "ARDEN" Lender ID/ Shelby, Alabama

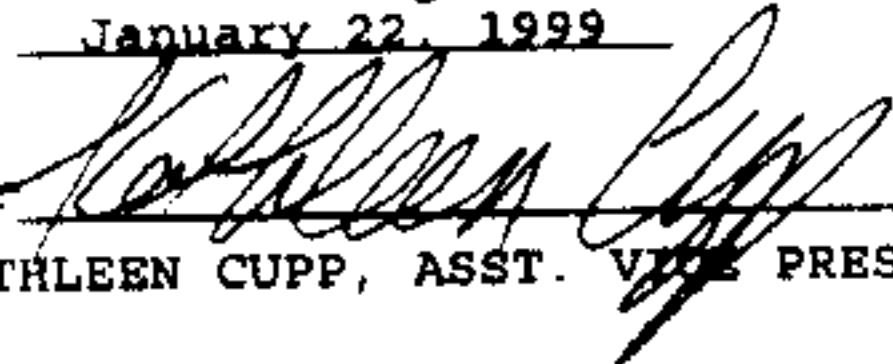
KNOW ALL MEN BY THESE PRESENTS,
That NEW SOUTH FEDERAL SAVINGS BANK, A FEDERALLY CHARTERED SAVINGS BANK,
hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain
Mortgage dated 11/23/1994, made and executed by KENNETH M. ARDEN AND CHRISTY L.
ARDEN, HUSBAND AND WIFE to secure payment of the principal sum of \$80,000.00
plus interest, originally to NEW SOUTH FEDERAL SAVINGS BANK, in the County of
SHELBY and the State of ALABAMA, Recorded 12/09/1994 as Instrument No.
1994-36180 is now Paid and Satisfied, and is therefore discharged.

Property Address: 3513 CHICKERING CIRCLE, 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).

New South Federal Savings Bank, a Federally
Chartered Savings Bank
On January 22, 1999

By: 

KATHLEEN CUPP, ASST. VICE PRESIDENT

STATE OF Alabama
COUNTY OF Jefferson (Birmingham Div.)

On January 22, 1999, I, Carol Clay Thomas, a Notary Public in and for Jefferson
(Birmingham Div.) County, in the State of Alabama, do hereby certify that
Kathleen Cupp, Asst. Vice President, who is/are signed to the foregoing document
and who is/are known to me, acknowledged before me on this day, that being
informed of the contents of said instrument, he/she/they as such officer(s) and
with full authority, executed the same voluntarily for and as the act of said
corporation, on the day the same bears date..

WITNESS my hand and official seal,


Carol Clay Thomas
Notary Expires 06/20/2001

(This area for notarial seal)

Prepared By: Carol Thomas, 1900 Crestwood Blvd., Birmingham, AL 35210 (205) 951-4000
CCT-19990122-0007 ALSHEL8 SHELBY AL BAT: 663710211155 KXALDOM1