

AFTER RECORDING RETURN TO:
GE Capital Mortgage Services, Inc.
Attn: Reconveyance Unit
P.O. Box 78849
St. Louis, MO 63155

THIS DOCUMENT PREPARED BY:
ANDRES L. AGASINO
GE Capital Mortgage Services, Inc.
625 Maryville Centre Drive
St. Louis, MO 63141

KNOW ALL MEN BY THESE PRESENTS:

707027942
12/29/98

THAT GE Capital Mortgage Services, Inc.
625 Maryville Centre Drive
St. Louis, MO 63141

DOES HEREBY CERTIFY that the following Mortgage IS PAID, and does hereby
consent that the same be discharged of record.
Mortgage dated on 08/07/92, made by MICHAEL J TERHART to FIRST FEDERAL
OF ALABAMA, F.S.B.
in the principal sum of \$137,300.00 and recorded on 08/13/92
in Liber/Mortgage Book N/A of Section 1992-16896 of Mortgages, Page N/A in
the office of the Clerk of the County of Shelby

Dated January 19, 1999

GE CAPITAL MORTGAGE SERVICES, INC.

IN PRESENCE OF

Andrew Kabugua
ASSISTANT SECRETARY

BY: Melody Simpson
MELODY SIMPSON
ASSISTANT VICE PRESIDENT

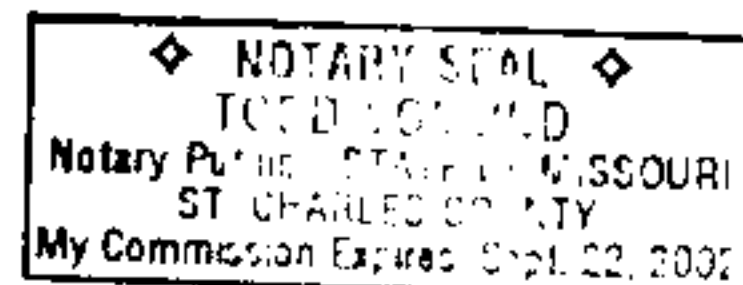
STATE OF : MISSOURI SS:
COUNTY OF ST. LOUIS COUNTY

On January 19, 1999, before me personally came Melody Simpson AND
Andrew Kabugua to me known, who, being by me duly sworn, did depose
and say that she/he resides at No. GE Capital Mortgage Services 625
Maryville Centre Drive St. Louis, MO 63141 that he/she is the Assistant
Vice President AND Assistant Secretary of GE CAPITAL MORTGAGE SERVICES,
INC.* the corporation described in and which executed the foregoing
instrument; that he/she knows the seal of said corporation; that the seal
affixed to said instrument is such corporate seal; that it was so affixed
by order of the board of directors of said corporation, and that he/she
signed her/his name thereto by like order.

TODD VOMUND

NOTARY

ALSAT



Inst # 1999-05204
02/03/1999-05204
11:23 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 ALI 1.50

Inst # 1999-05204