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ALABAMA RELEASE

WHEREAS, DAVID T. GARNER AND SUZANNE M. GARNER, HUSBAND AND WIFE executed a mortgage to SOUTHTRUST MORTGAGE CORPORATION, on certain real estate situated in SHELBY County, Alabama, which property is fully described in said mortgage, and which mortgage is recorded AS INSTRUMENT NUMBER 1992-25276, of the records in the office of The Probate Court of SHELBY County, Alabama, and

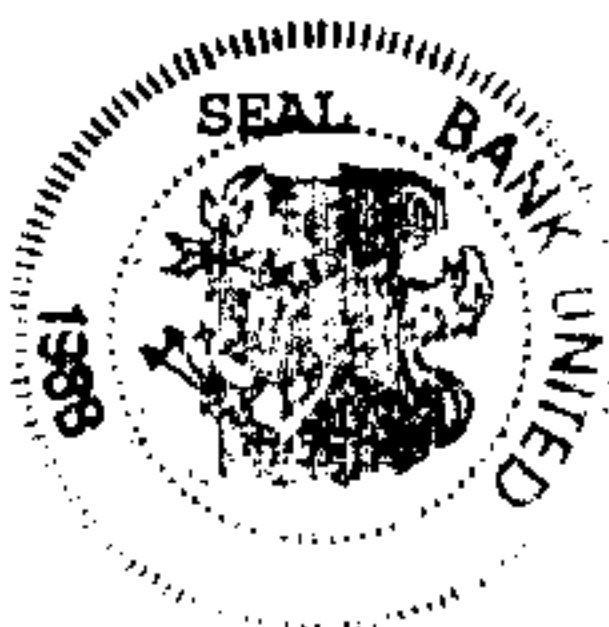
WHEREAS, said mortgage and the debt thereby secured has heretofore been transferred to Bank United F/K/A Bank United of Texas, FSB, and

WHEREAS, the indebtedness secured by said mortgage has been paid in full,

NOW, in consideration of the premises the above described mortgage is hereby fully cancelled and satisfied and the lien is hereby fully discharged.

IN WITNESS WHEREOF, the said Bank United F/K/A Bank United of Texas, FSB has caused THESE PRESENTS to be executed, and its corporate seal to be hereto affixed by _____, its Assistant Vice President, hereunto duly authorized, on this date, December 17, 1998.

Bank United F/K/A Bank United of Texas FSB



By :

Put Locker

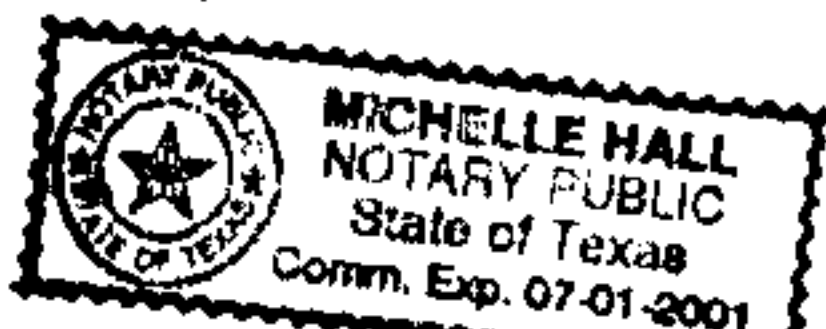
Assistant Vice President

STATE OF TEXAS

COUNTY OF HARRIS

I, the undersigned, a Notary Public in and for said County and State, hereby certified that Pat Lackey, whose name as Assistant Vice President of Bank United F/K/A Bank United of Texas FSB, a Federal Stock Savings Bank, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day, that being informed of the contents of the instrument, he/she, as such officer, and with full authority, executed the same voluntarily for and as the act of said corporation.

GIVEN UNDER MY HAND AND SEAL OF OFFICE as of this date
December 17, 1998



Notary in and for the
State of Texas

This document was prepared by:
ACCUTRAN SERVICES INC.
14505 WALTERS ROAD SUITE 100
HOUSTON, TX 77014

Inst # 1999-06572

02/16/1999-06572

11:37 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

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