

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 # 1999-12509

03/25/1999-12509
10:35 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

001 SNA 0.50

DISCHARGE OF MORTGAGE

New South Federal Savings Bank #:710301691 "VINCENT" Lender ID:/ Shelby, Alabama

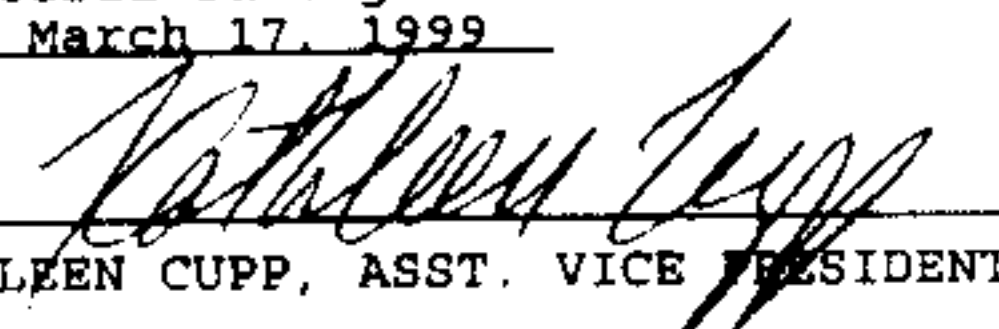
KNOW ALL MEN BY THESE PRESENTS,
That NEW SOUTH FEDERAL SAVINGS BANK, A FEDERALLY CHARTERED SAVINGS BANK,
hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain
Mortgage dated 10/30/1995, made and executed by YVETTE M. VINCENT, AN UNMARRIED
WOMAN to secure payment of the principal sum of \$71,600.00 plus interest,
originally to HERITAGE HOME MORTGAGE CORPORATION, in the County of SHELBY and
the State of ALABAMA, Recorded 11/06/1995 as Instrument No. 1995-32037 is now
Paid and Satisfied, and is therefore discharged.

Property Address: 200 DOLPHIN CIRCLE, ALABASTER, AL, 35007

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 March 17, 1999

By: 

KATHLEEN CUPP, ASST. VICE PRESIDENT

STATE OF Alabama
COUNTY OF Jefferson (Birmingham Div.)

On March 17, 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-19990316-0041 ALSHELBY SHELBY AL BAT: 627710301691 KXALDOM1