MAW NO.   **474097**
POFF DTE   **04/01/99**
NAME   **HAY**

SATISFACTION OF MORTGAGE

STATE OF **ALABAMA**   }
COUNTY OF **SHELBY**

The undersigned does hereby acknowledge payment in full of the indebtedness
secured by that certain mortgage executed to **PHILIP WILLIAM HAY AND
AIMEE BARRETT HAY, HUSBAND AND WIFE GIVEN TO FIRST UNITED MORTGAGE CORP.**
RECORDED IN INSTRUMENT NO. 1997-16043
the office of **SHELBY**   County **ALABAMA**   ,and assigned to
MOLTON, ALLEN & WILLIAMS CORPORATION
and by this instrument we do hereby satisfy and discharge said mortgage
in full and release from the lien of said mortgage and all the property
described therein.

LOT 38, ACCORDING TO THE SURVEY OF AMBERLY WOODS, 6TH SECTOR, AS RECORDED
IN MAP BOOK 22 PAGE 21 IN THE OFFICE OF SHELBY COUNTY, ALABAMA; BEING
SITUATED IN SHELBY COUNTY, ALABAMA.

IN WITNESS WHEREOF, the said **MOLTON, ALLEN & WILLIAMS CORPORATION**
has caused this instrument to be executed in its name by Christine H. Lambert
Sonya Allen its officers signatures and its corporate seal to be hereto
affixed, who are duly authorized this the **24TH DAY OF MAY, 1999**

                                MOLTON, ALLEN & WILLIAMS CORPORATION

                                BY:
                                Christine H. Lambert, Senior Vice President

Attest:

Sonya Allen, Assistant Vice President

NOTARY
STATE OF ALABAMA   }
COUNTY OF JEFFERSON   }

I, the undersigned, a Notary Public in and for said County in said State,
hereby certify that Christine H. Lambert & Sonya Allen named as Senior Vice President
& Ass't Vice Pres. of **MOLTON, ALLEN & WILLIAMS CORPORATION**
a corporation, is signed to the foregoing conveyance and who is known
to me acknowledge before me on this day, that being informed of the contents
of the conveyance/satisfaction, 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 official seal, this the **24TH DAY OF MAY, 1999**

PREPARED BY
          Rachael M. Alexander
                                Notary Public, NANCY M GREGORY
                                Commission Expires on: 2/13/00

RETURN TO: Molton, Allen & Williams Corp.
           ATTN: Payoff Department
           P.O. Box 10025