

Recording Requested By:
NEW SOUTH FEDERAL SAVINGS BANK

When Recorded Return To:

NEW SOUTH FEDERAL SAVINGS BANK
1900 Crestwood Blvd.
Birmingham, AL 35210-

Inst # 1999-29318

07/13/1999-29318

11:00 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

6.50

001 MFS

DISCHARGE OF MORTGAGE

New South Federal Savings Bank #:0228825 "Cloy" Lender ID: Shelby, Alabama

KNOW ALL MEN BY THESE PRESENTS,
That COLLAT, INC., THE CORPORATE GENERAL PARTNER OF COLLATERAL MORTGAGE, LTD.,
AN ALABAMA LIMITED PARTNERSHIP, hereinafter referred to as the Mortgagee, DOES
HEREBY CERTIFY, that a certain Mortgage dated 11/27/1995, made and executed by
STEPHEN C. CLOY A MARRIED MAN AND LYNN M. CLOY, A MARRIED WOMAN to secure
payment of the principal sum of \$118,000.00 plus interest, originally to
COLLATERAL MORTGAGE, LTD., AN ALABAMA LIMITED PARTNERSHIP, in the County of
SHELBY and the State of ALABAMA, Recorded 12/01/1995 as Instrument No.
1995-34457 RERECORDED 01/17/1996 as Instrument No. 1996-01715, is now Paid
and Satisfied, and is therefore discharged.

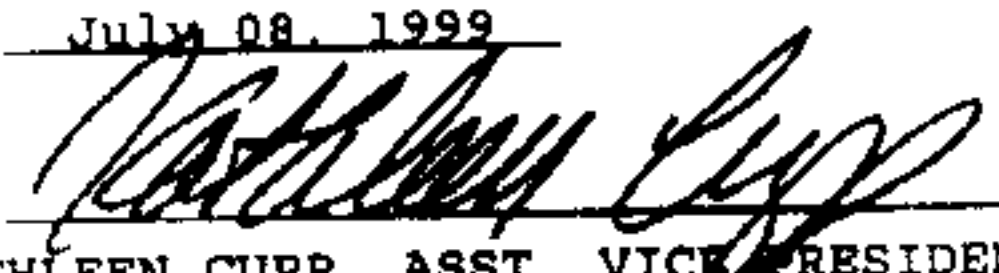
Assessor's/Tax ID No.: 10-6-14-0-003-039.000
Property Address: 3637 Robin Circle, Birmingham, AL, 35242

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).

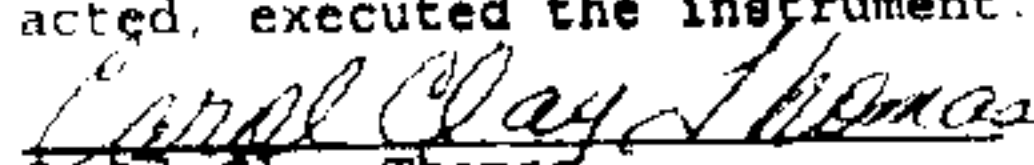
Collat, Inc., the Corporate General Partner
of Collateral Mortgage, Ltd., an Alabama
Limited Partnership
On July 08, 1999

By:


KATHLEEN CUPP, ASST. VICE PRESIDENT

STATE OF Alabama
COUNTY OF Jefferson (Birmingham Div.)

ON July 08, 1999, before me, Carol Clay Thomas, a Notary Public in and for the
County of Jefferson County, State of Alabama, personally appeared Kathleen Cupp,
Asst. Vice President, personally known to me (or proved to me on the basis of
satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to
the within instrument and acknowledged to me that he/she/they executed the same
in his/her/their authorized capacity, and that by his/her/their signature on the
instrument the person(s), or the entity upon behalf of which the person(s)
acted, executed the instrument.


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-19990708-0018 ALSHELBY SHELBY AL BAT: 8080228825 KXALDOM1