

Recording Requested By:
Colonial Mortgage Company

When Recorded Return To:

Colonial Mortgage Company
PO Box 5628
Payoff Department
Montgomery, AL 36103-5628

DISCHARGE OF MORTGAGE

Colonial Mortgage Company #:165348 "SMITH" Lender ID:920/733643353 Shelby, Alabama

KNOW ALL MEN BY THESE PRESENTS,
That COLONIAL MORTGAGE COMPANY, hereinafter referred to as the Mortgagee, DOES
HEREBY CERTIFY, that a certain Mortgage dated 05/06/1994, made and executed by
DALE SMITH AND WIFE BETTY BURROUGHS, to secure payment of the principal sum of
\$75,000.00 plus interest, originally to HERITAGE HOME MORTGAGE CORP., in the
County of SHELBY and the State of ALABAMA, Recorded 10/27/1994 as Instrument No.
1994-32200 Mortgage Book NA, Page NA, is now Paid and Satisfied, and is
therefore discharged.

Property Address: 1707 Fieldstone Cir, Helena, AL, 35080

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).

Colonial Mortgage Company
On July 13, 1999

By: Robert Petrey
ROBERT PETREY, VICE PRESIDENT

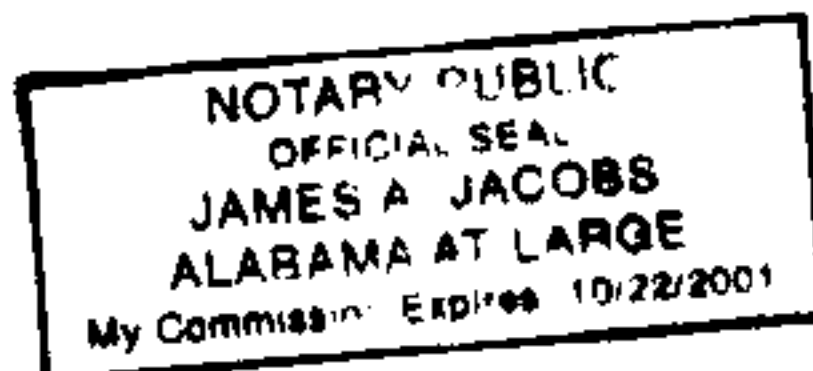


STATE OF Alabama
COUNTY OF Montgomery

On July 13, 1999 I, James A. Jacobs, a Notary Public in and for Montgomery
County, in the State of Alabama, do hereby certify that Robert Petrey, Vice
President, who is signed to the foregoing document and who is known to me,
acknowledged before me on this day, that being informed of the contents of said
instrument, he 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,

James A. Jacobs
Notary Expires 10/22/2001



Angela Atcheson

(This area for notarial seal)

* Document Prepared By:
Angela Atcheson, CMC, P.O. Box 5628, Montgomery, AL, 36103-5628, 334-833-3178
PHS-19990713-0001 ALBHELS SHELBY AL SAT: 4871/165348 KUALDOM1

Inst # 1999-29774

07/16/1999-29774
09:25 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CRH 8.50