

Recording Requested By:
Colonial Mortgage Company

When Recorded Return To:

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

Inst # 1999-37498

09/07/1999-37498
01:56 PM CERTIFIED
WEST-CENTRAL AREA OF MONTGOMERY

DISCHARGE OF MORTGAGE CN 1.50

Colonial Mortgage Company #404003 "BEATY" Lender ID:920/623577208 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 09/02/1998, made and executed by
JOYCE BEATY, SINGLE WOMAN to secure payment of the principal sum of \$93,750.00
plus interest, originally to HIGHLAND BANK, in the County of SHELBY and the
State of ALABAMA, Recorded 02/24/1999 as Instrument No. 199-07683 Mortgage Book
NA, Page NA, is now Paid and Satisfied, and is therefore discharged.

Property Address: 209 Brook Hollow Drive, Pelham, AL, 35124

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 August 27, 1999

By: [Signature]
ROBERT L. PETREY, VICE PRESIDENT

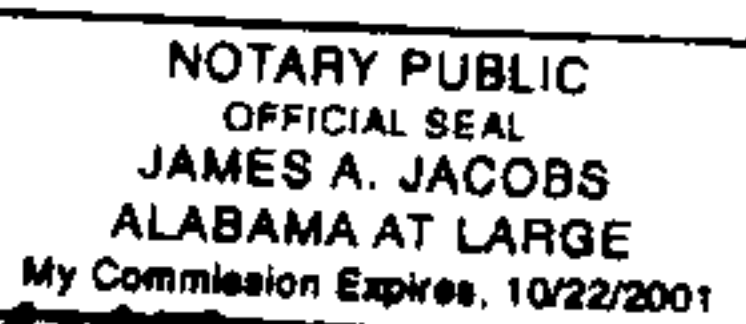


STATE OF Alabama
COUNTY OF Montgomery

On August 27, 1999 I, James A. Jacobs, a Notary Public in and for Montgomery
County, in the State of Alabama, do hereby certify that Robert L. 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,

[Signature]
James A. Jacobs
Notary Expires: 10/22/2001



[Signature]
Angela Atcheson

(This area for notarial seal)

Document Prepared By:
Angela Atcheson, CMC, P.O. Box 5628, Montgomery, AL, 36103-5628, 334-833-3178
PMB-19990827-0033 AL-SHELBY SHELBY AL BAT: 6647404003 XCALDOM1