

Recording Requested By:
NEW SOUTH FEDERAL SAVINGS BANK

When Recorded Return To:

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

DISCHARGE OF MORTGAGE

New South Federal Savings Bank #0228284 "Tanner" Lender ID:R02001/732074808 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 09/28/1995, made and executed by
JOY M. WALL, A SINGLE INDIVIDUAL to secure payment of the principal sum of
\$114,210.00 plus interest, originally to COLLATERAL MORTGAGE, LTD., AN ALABAMA
LIMITED PARTNERSHIP, in the County of SHELBY and the State of ALABAMA, Recorded
09/29/1995 as Instrument No. 1995-27378 is now Paid and Satisfied, and is
therefore discharged.

Assessor's/Tax ID No.: 14-9-31-3-001-074.000
Property Address: 108 Creden Place, 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).

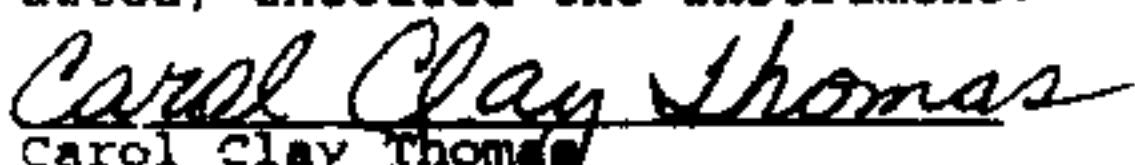
Collat, Inc., the Corporate General Partner
of Collateral Mortgage, Ltd., an Alabama
Limited Partnership
On September 28, 1999

By: 

KATHLEEN CUPP, ASST. VICE PRESIDENT

STATE OF Alabama
COUNTY OF Jefferson (Birmingham Div.)

ON September 28, 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-19990928-0016 ALSHELBY SHELBY AL BAT: 10470228284 KXALDOM1

Inst # 1999-40771

09/30/1999-40771
10:58 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CJI 8.50