

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 #:378478 "OWENS" Lender ID:920/808547232 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 11/01/1995, made and executed by
LIESL M OWENS, A SINGLE WOMAN to secure payment of the principal sum of
\$82,103.00 plus interest, originally to MORTGAGEAMERICA, INC, in the County of
SHELBY and the State of ALABAMA, Recorded 12/04/1995 as Instrument No.
1995-34526 Mortgage Book NA, Page NA, is now Paid and Satisfied, and is
therefore discharged.

Property Address: 2824 St Patrick Place, 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 October 21, 1999

By: [Signature]

ROBERT L. PETREY, VICE PRESIDENT

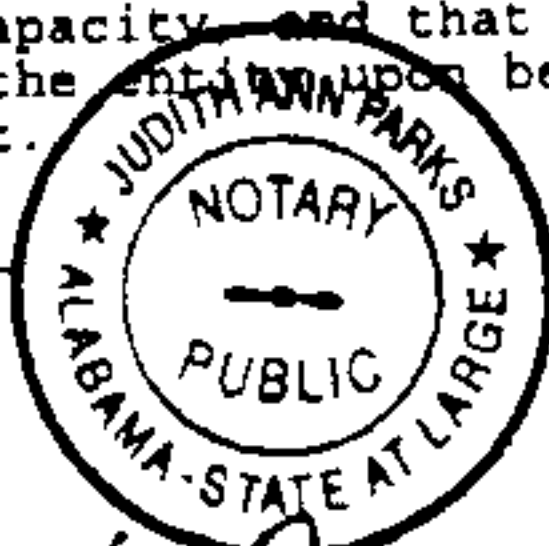


STATE OF Alabama
COUNTY OF Elmore

On October 21, 1999, before me, Judith Ann Parks, a Notary Public in and for the
County of Elmore County, State of Alabama, personally appeared Robert L. Petrey,
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.

[Signature]
Judith Ann Parks

Notary Expires: 05/08/2001



★ Document Prepared By: [Signature]

Angela Atcheson, CMC, P.O. Box 5628, Montgomery, AL, 36103-5628, 334-833-3178
BL-19991021-0032 AL SHELBY SHELBY AL BAT: 6667/378478 ALDOM1

(This area for notarial seal)

Inst # 1999-45056

11/01/1999-45056
01:21 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MMS 8.50