

REAL PROPERTY MORTGAGE RELEASE

STATE OF ALABAMA
COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS: THAT

TRANSAMERICA FINANCIAL SERVICES INC., NKA HFTA
SECOND CORPORATION,

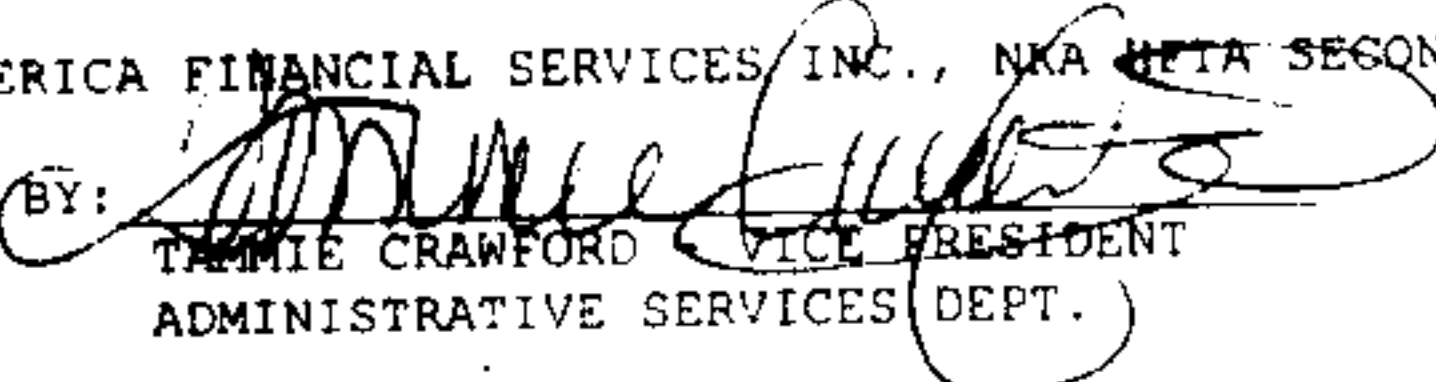
A CORPORATION ORGANIZED AND DOING BUSINESS UNDER THE LAWS OF THE
STATE OF ALABAMA, DOES HEREBY ACKNOWLEDGE FULL PAYMENT OF THE
INDEBTEDNESS SECURED BY A CERTAIN INDENTURE OF MORTGAGE
BEARINGDATE THE 06/18/1996, MADE AND EXECUTED BY ELLERY W CUMMINGS
AND WIFE, FELICIA A. CUMMINGS AND RECORDED IN THE PROBATE COURT
OF SHELBY COUNTY, ALABAMA, IN N/A, PAGE N/A, AND THE UNDERSIGNED
DOES FURTHER HEREBY RELEASE AND SATISFY SAID MORTGAGE.

IN WITNESS WHEREOF,

TRANSAMERICA FINANCIAL SERVICES INC., NKA HFTA
SECOND CORPORATION,

HAS CAUSED THESE PRESENTS TO BE EXECUTED THIS 5 DAY OF November
1999.

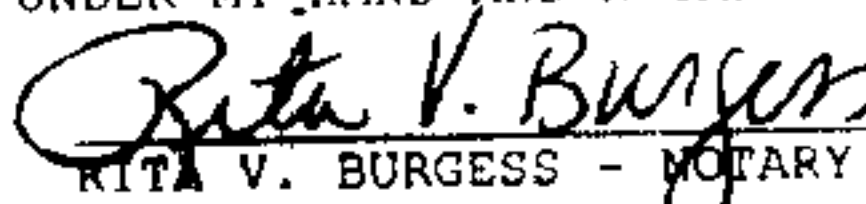
TRANSAMERICA FINANCIAL SERVICES INC., NKA HFTA SECOND CORPORATION

BY: 
TAMIE CRAWFORD VICE PRESIDENT
ADMINISTRATIVE SERVICES DEPT.

STATE OF ILLINOIS
COUNTY OF COOK

I, RITA V. BURGESS, A NOTARY PUBLIC IN AND FOR SAID COUNTY, IN THE
STATE AFORESAID, DO HEREBY CERTIFY THAT, VICE PRESIDENT
PERSONALLY KNOWN TO ME TO BE THE VICE PRESIDENT OF TRANSAMERICA
FINANCIAL SERVICES INC., NKA HFTA SECOND CORPORATION, AND
PERSONALLY KNOWN TO BE THE SAME PERSON WHOSE NAME IS SUBSCRIBED TO
THE FOREGOING INSTRUMENT, APPEARED BEFORE ME THIS DAY IN PERSON
AND ACKNOWLEDGE THAT AS SUCH VICE PRESIDENT HE SIGNED AND
DELIVERED THE SAID INSTRUMENT AS VICE PRESIDENT OF SAID
CORPORATION, PURSUANT TO AUTHORITY SET FORTH IN RECORDER'S
DOCUMENT NO 1996-19845 WHICH IS VALID AND PRESENTLY IN EFFECT, AND
AS THE FREE AND VOLUNTARY ACT AND DEED OF SAID CORPORATION, FOR
THE USES AND PURPOSES THEREIN SET FORTH.

GIVEN UNDER MY HAND AND NOTARIAL SEAL THIS 5 DAY OF November 1999.


RITA V. BURGESS - NOTARY PUBLIC

MY COMMISSION EXPIRES: 05/15/2002



PREPARED BY: SHERRY T. ROBINSON
HOUSEHOLD FINANCE CORPORATION
577 LAMONT ROAD
ELMHURST, IL 60126

01520000917510

Inst # 1999-46318

11/12/1999-46318
09:58 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 001 8.50