Recording Requested By: ASSOCIATES HOME EQUITY SERVICES, INC.

When Recorded Return To:

KAY HIGGINBOTHAM PO BOX 408 SHELBY, AL 35143

DISCHARGE OF MORTGAGE

ASSOCIATES HOME EQUITY SERVICES, INC. #.0101037421451910 "HIGGINBOTHAM" Lender ID:/BOX 9612 Shelby, Alabama

KNOW ALL MEN BY THESE PRESENTS,
That FORD MOTOR CREDIT COMPANY BY REDELEGATION OF AUTHORITY TO FORD CONSUMER
FINANCE COMPANY, INC., hereinafter referred to as the Mortgagee, DOES HEREBY
CERTIFY, that a certain Mortgage dated 04/20/1989, made and executed by KAY S
HIGGINBOTHAM, AND HUSBAND WILLIAM F HIGGINBOTHAM to secure payment of the
principal sum of \$34,537.00 plus interest, originally to FORD MOTOR CREDIT
COMPANY, in the County of SHELBY and the State of ALABAMA, Recorded 04/25/1989
as Instrument No. Mortgage Book 235, Page 743, is now Paid and Satisfied, and
is therefore discharged.

Property Address: RT 1 BOX 2209, SHELBY, AL, 35143

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).

FORD MOTOR CREDIT COMPANY by Redelegation of Authority to Ford Consumer Finance Company, Inc.

On October 26, 1999

I. E. FLYNN, VICE PRESIDENT

STATE OF Texas COUNTY OF Dallas

ON October 26, 1999, before me, Violet Brown, a Notary Public in and for the County of Dallas, in the State of Texas the foregoing instrument was acknowledged before me by I. E. FLYNN, VICE PRESIDENT who is personally known to me (or provided satisfactory evidence) and acknowledged said instrument to be the free act and deed of the corporation.

IN WITHERS WHENCOF, I hereunto set my hand and official seal.

Violet Brown

Notary Expires: 04/13/2002

My Commit Explose 04/13/02

(This area for notarial seal)

* Document Prepared By:
Donna Green, 3113 Skywey Circle North Irving, Texas 75038
HUM-19991029-0029 ALEMELE SHEELEY AL BAT: \$800001087421461910 TOTALDOM1

Inst # 1999-47478

11/22/1999-47478
09:06 AM CERTIFIED
SELY CORY MAKE & PARATE
MA MS 8,39