

Recording Requested By:
NEW SOUTH FEDERAL SAVINGS BANK

When Recorded Return To:

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

Inst # 1999-49104

12/06/1999-49104
09:42 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 HMS 8.50

DISCHARGE OF MORTGAGE

New South Federal Savings Bank #0189836 "Grover" Lender ID:F01170/1659194611 Shelby, Alabama

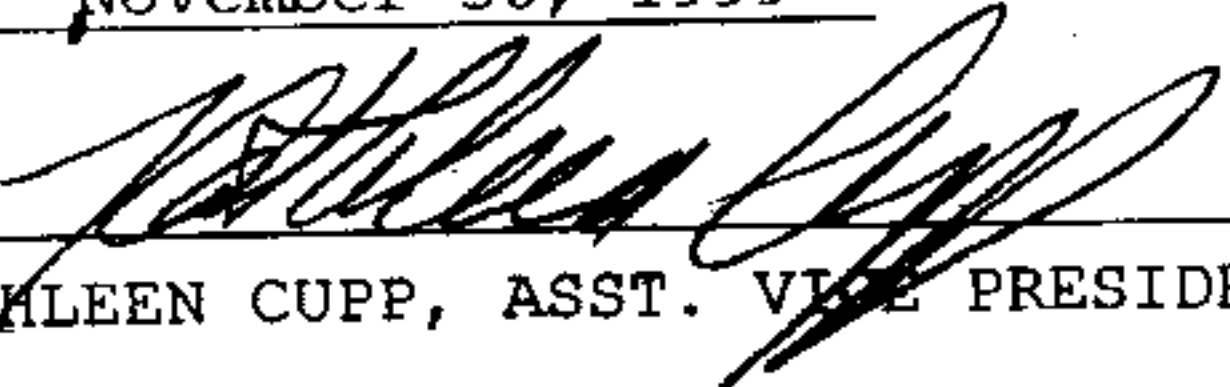
KNOW ALL MEN BY THESE PRESENTS,
That COLLAT, INC., THE CORPORATE GENERAL PARTNER OF COLLATERAL MORTGAGE, LTD.,
AN ALABAMA LIMITED PARTNERSHIP, hereinafter referred to as the Mortgagee, DOES
HEREBY CERTIFY, that a certain Mortgage dated 11/03/1992, made and executed by
RAVINDER P. GROVER AND WIFE NAVINA GROVER, to secure payment of the principal
sum of \$70,000.00 plus interest, originally to COLLATERAL MORTGAGE, LTD., AN
ALABAMA LIMITED PARTNERSHIP, in the County of SHELBY and the State of ALABAMA,
Recorded 11/06/1992 as Instrument No. 1992-26054 RERECORDED 02/04/1993 as
Instrument No. 1993-03364, is now Paid and Satisfied, and is therefore
discharged.

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).

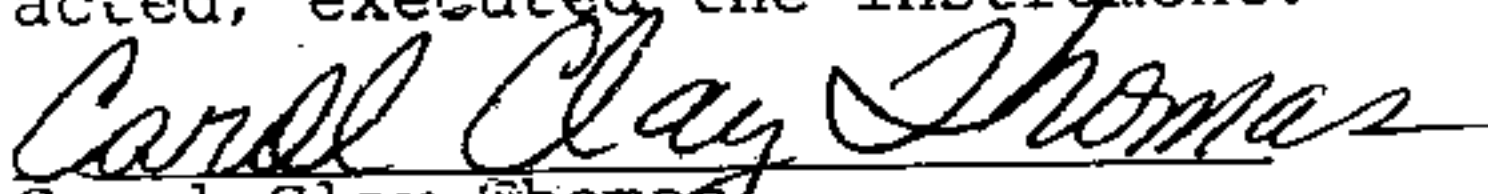
Collat, Inc., the Corporate General Partner
of Collateral Mortgage, Ltd., an Alabama
Limited Partnership
On November 30, 1999

By:


KATHLEEN CUPP, ASST. VICE PRESIDENT

STATE OF Alabama
COUNTY OF Jefferson (Birmingham Div.)

ON November 30, 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)

* Document Prepared By:
Carol Thomas, 1900 Crestwood Blvd., Birmingham, AL 35210 (205) 951-4000
CCT-19991130-0008 ALSHELBY SHELBY AL BAT: 11650189836 KXALDOM1