

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

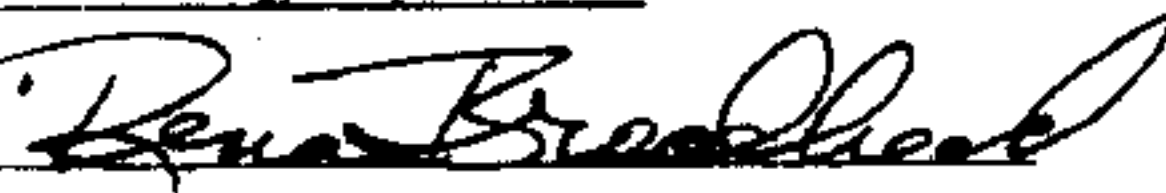
New South Federal Savings Bank #710377261 "HOWARD" Lender ID: Shelby, Alabama

KNOW ALL MEN BY THESE PRESENTS,
That NEW SOUTH FEDERAL SAVINGS BANK, A FEDERALLY CHARTERED SAVINGS BANK,
hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain
Mortgage dated 05/09/1996, made and executed by ANTHONY G. HOWARD AND WIFE
BONNIE E. HOWARD, to secure payment of the principal sum of \$80,000.00 plus
interest, originally to APPLETON MORTGAGE CORPORATION, in the County of SHELBY
and the State of ALABAMA, Recorded 06/03/1996 as Instrument No. 1996-17747
RERECORDED 11/21/1996 as Instrument No. 1996-38491, 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).

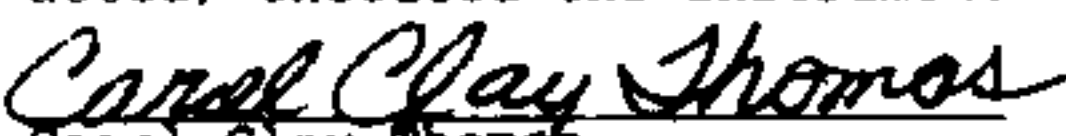
New South Federal Savings Bank, a Federally
Chartered Savings Bank
On January 07, 2000

By: 

RENA BROADHEAD, AVP

STATE OF Alabama
COUNTY OF Jefferson (Birmingham Div.)

ON January 07, 2000, before me, Carol Clay Thomas, a Notary Public in and for
the County of Jefferson County, State of Alabama, personally appeared RENA
BROADHEAD, AVP, 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-20000107-0018 ALBHELS SHELBY AL SAT: 1200710377261 K0ALDOM1

Inst # 2000-01622

01/14/2000-01622
10:01 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CJ1 8.50