

Recording Requested By:  
Cenlar Federal Savings Bank

When Recorded Return To:

Cenlar Federal Savings Bank  
425 Phillips Blvd  
Trenton, NJ 08628-

Inst # 2000-02993

**DISCHARGE OF MORTGAGE**

01/31/2000-02993  
10:15 AM CERTIFIED

Cenlar Federal Savings Bank #7810187 "Howard" Lender ID: S73/ Shelby, AL

SHELBY COUNTY JUDGE OF PROBATE  
001 SNA 8.50

KNOW ALL MEN BY THESE PRESENTS,  
That CRESCENT BANK & TRUST COMPANY, hereinafter referred to as the Mortgagee,  
DOES HEREBY CERTIFY, that a certain Mortgage dated 09/26/1997, made and executed  
by STEPHEN L. HOWARD AND CHRISTEN L. HOWARD, HIS WIFE to secure payment of the  
principal sum of \$272,000.00 plus interest, originally to THE HUTSON COMPANY,  
INC., in the County of SHELBY and the State of ALABAMA, Recorded 10/08/1997 as  
Instrument No. 1997-32845 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).

Crescent Bank & Trust Company  
On December 16, 1999

By: Yvonne I. Downie  
YVONNE I. DOWNIE, VICE PRESIDENT

STATE OF New Jersey  
COUNTY OF Mercer

ON 12-16-99, before me, Hallie L. Richards, a Notary  
Public in and for Mercer County, in the State  
of New Jersey, personally appeared Yvonne I.  
Downie, 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.

WITNESS my hand and official seal,

Hallie L. Richards  
Notary Expires: HALLIE L. RICHARDS

HALLIE L. RICHARDS  
NOTARY PUBLIC OF NEW JERSEY  
My Commission Expires March 15, 2004

My Commission Expires March 15, 2004

(This area for notarial seal.)

\* Document Prepared By:  
Hallie Richards, Cenlar FSB, 425 Phillips Blvd, Trenton, NJ 08616 (609) 883-3900  
KOJ19991215-0006 ALSHELBY SHELBY AL BAT 108223/7810187 KOJALDOM1