

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

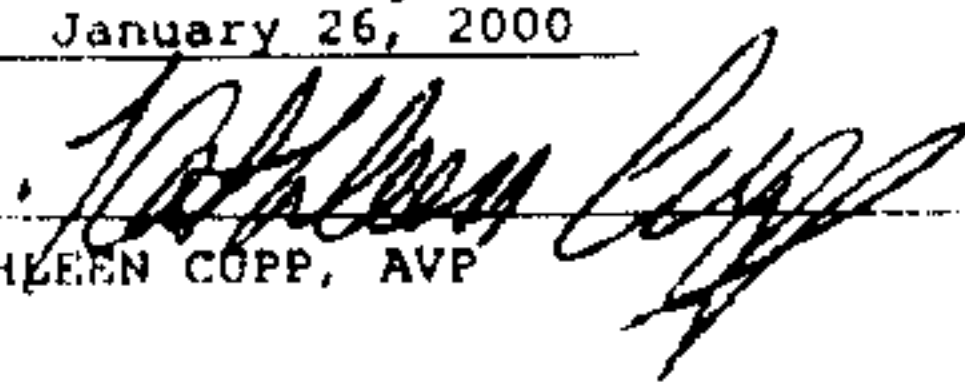
New South Federal Savings Bank #:0209737 "James" Lender ID:R50001/802095151 Shelby, Alabama

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 12/22/1994, made and executed by FRANCES E. JAMES A MARRIED WOMAN
AND, HUBERT K. JAMES JR A MARRIED MAN to secure payment of the principal sum of
\$170,000.00 plus interest, originally to COLLATERAL MORTGAGE, LTD., AN ALABAMA
LIMITED PARTNERSHIP, in the County of SHELBY and the State of ALABAMA, Recorded
12/28/1994 as Instrument No. 1994-37524 Mortgage Book NA, Page NA, 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).

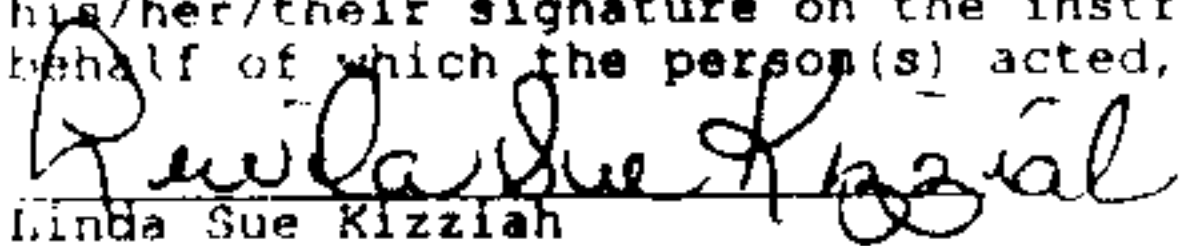
New South Federal Savings Bank, a Federally
Chartered Savings Bank
On January 26, 2000

By: 

KATHLEEN CUPP, AVP

STATE OF Alabama
COUNTY OF Jefferson (Birmingham Div.)

ON 1/26/00, before me, Linda Sue Kizziah, a Notary Public in and for the
County of Jefferson (Birmingham Div.) County, State of Alabama, personally
appeared KATHLEEN CUPP, 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.


Linda Sue Kizziah

Notary Expires: 07/14/2003

(This area for notarial seal)

Prepared By: KATHLEEN CUPP, 1900 Crestwood Blvd., Birmingham, AL 35210 (205) 951-4000
VOM-20000128-0003 AL-SHELBY SHELBY AL BAT: 12730209737 KXALDOM1

Inst # 2000-03242
02/02/2000-03242
09:13 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MMS 8.50