

Recording Requested By:
EXTRACO MORTGAGE

When Recorded Return To:

Extraco Mortgage
C/O Neville and Hanley
P.O. Box 21717
Waco, TX 76702-1717

DISCHARGE OF MORTGAGE

Extraco Mortgage #:482455 "CRAMER" Lender ID:502/-0- MTG/TP/2ASSIG Escrow/Title:NON-ESC Shelby, Alabama

KNOW ALL MEN BY THESE PRESENTS,
That FIRST BANKERS MORTGAGE CORP. D/B/A EXTRACO MORTGAGE, CORPORATION,
hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain
Mortgage dated 11/30/1998, made and executed by DAVID R. CRAMER, AND KIMBERLY M.
CRAMER HIS WIFE to secure payment of the principal sum of \$209,000.00 plus
interest, originally to FIRST UNITED MORTGAGE CORP., in the County of SHELBY and
the State of ALABAMA, Recorded 12/03/1998 as Instrument No. 1998-47946 Mortgage
Book NA, Page NA, is now Paid and Satisfied, and is therefore discharged.

Legal: LOTS 47, ACCORDING TO THE SURVEY OF MEADOW BROOK CLUSTER HOMES, 2ND
SECTOR, AS RECORDED IN MAP BOOK 22, PAGE 110, IN THE PROBATE OFFICE OF
SHELBY COUNTY, ALABAMA.

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).

First Bankers Mortgage Corp. d/b/a Extraco
Mortgage, Corporation

On 11-23-99 (DATE)

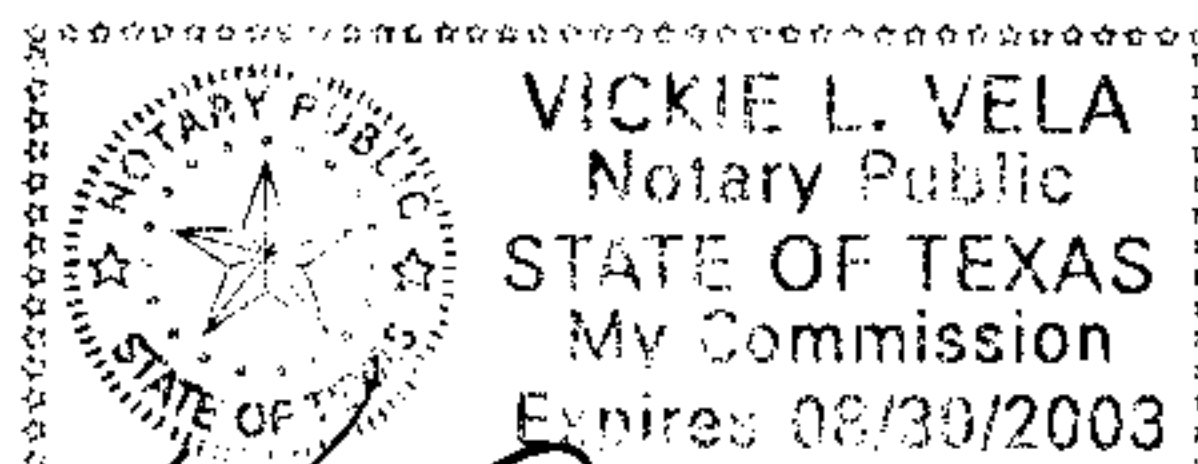
By: Jacaranda Vigil
JACARANDA VIGIL, VICE PRESIDENT

STATE OF Texas
COUNTY OF McLennan

ON 11-23-99, before me, Vickie L. Vela, a Notary Public in and for the County
of McLennan, in the State of Texas the foregoing instrument was acknowledged
before me by Jacaranda Vigil, 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 WITNESS WHEREOF, I hereunto set my hand and official seal.

Vickie L. Vela
Vickie L. Vela
Notary Expires: 08/30/2003



* Document Prepared By: Jacaranda Vigil
Jacaranda Vigil, P.O. Box 21717, Waco, TX 76702-1717, (254) 772-0202 EXT. 658
CBR-20001018-0003 ALSHELBY SHELBY AL BAT 2685/482455 KXALDOM1

Inst # 2000-38488

11/06/2000-38488
10:52 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 AMB 11.00