

Recording Requested By:
Cenlar Federal Savings Bank

When Recorded Return To:

Cenlar Federal Savings Bank
P. O. Box 77414
Trenton, NJ 08628-

Inst # 2001-18381

05/09/2001-18381
08:21 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

DISCHARGE OF MORTGAGE

001 CJ1 11.00

Cenlar Federal Savings Bank #:0000595447 "Richey" Lender ID:F71/ Shelby, Alabama

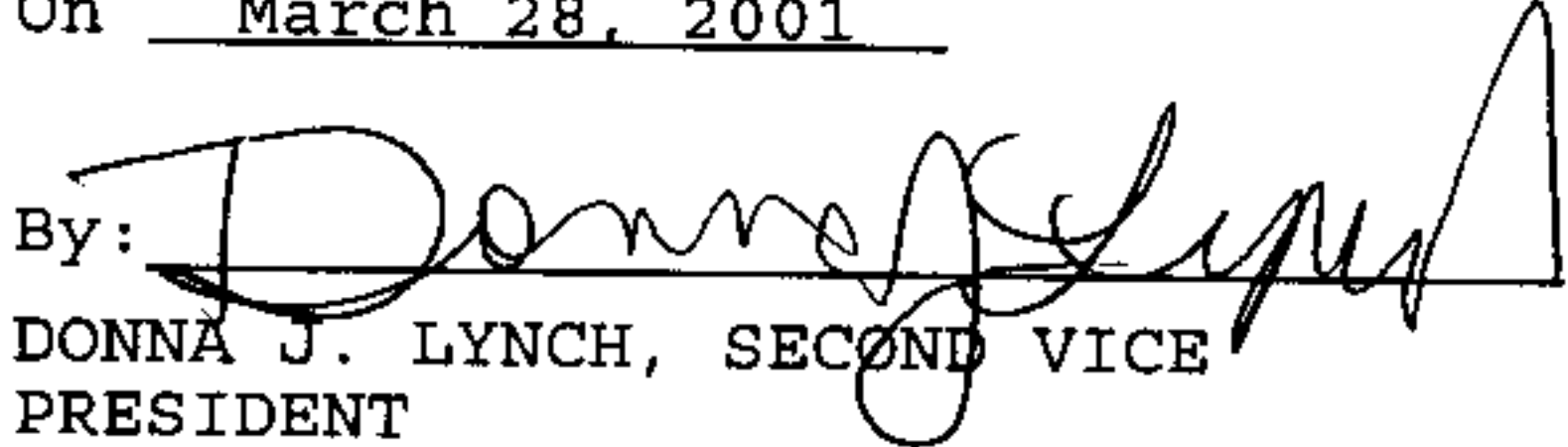
KNOW ALL MEN BY THESE PRESENTS,
That CHASE MANHATTAN MORTGAGE CORPORATION, hereinafter referred to as the
Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage dated 04/28/1997, made
and executed by CYNTHIA S. RICHEY & JAMES W. RICHEY, to secure payment of the
principal sum of \$112,450.00 plus interest, originally to SCOTT MORTGAGE
CORPORATION, in the County of SHELBY and the State of ALABAMA, Recorded
05/13/1997 as Instrument No. 1997-14864 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).

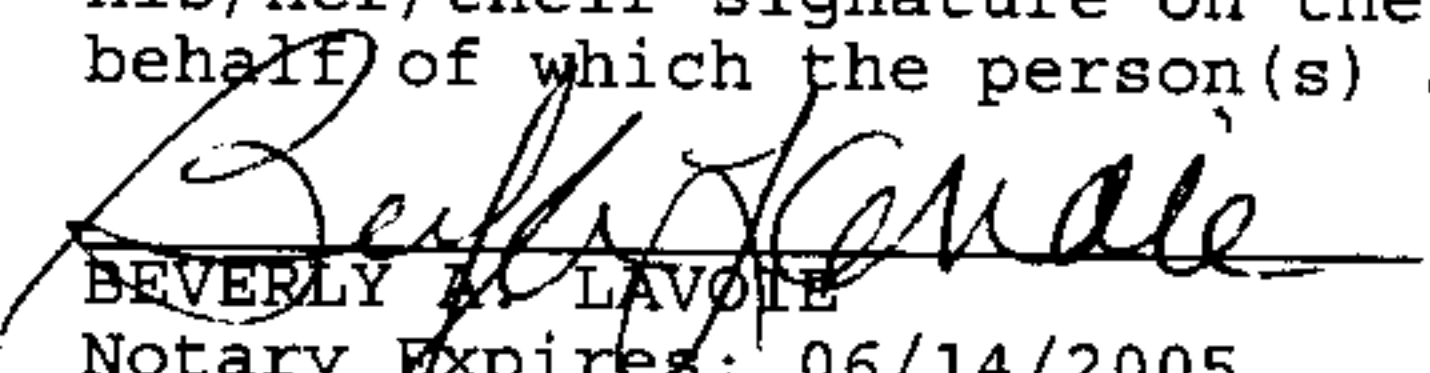
Chase Manhattan Mortgage Corporation
On March 28, 2001

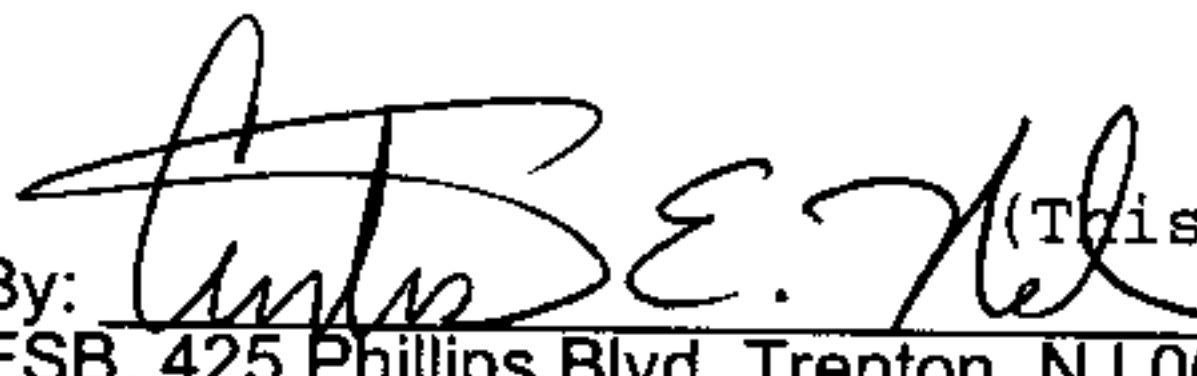
By:


DONNA J. LYNCH, SECOND VICE
PRESIDENT

STATE OF New Jersey
COUNTY OF Mercer

ON March 28, 2001, before me, BEVERLY A. LAVOIE, a Notary Public in and for the
County of Mercer County, State of New Jersey, personally appeared Donna J.
Lynch, Second 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.


BEVERLY A. LAVOIE
Notary Expires: 06/14/2005

* Document Prepared By:  (This area for notarial seal)
Hallie Richards, Cenlar FSB, 425 Phillips Blvd, Trenton, NJ 06816 (609) 883-3900
CEN-20010328-0037 ALSHELBY SHELBY AL BAT: 301393/0000595447 KXALDOM1