

Recording Requested By:
USAA FEDERAL SAVINGS BANK

When Recorded Return To:

USAA Federal Savings Bank
10750 McDermott Freeway
HE Collateral Control
SAN ANTONIO, TX 77184-9876

DISCHARGE OF MORTGAGE

USAA FEDERAL SAVINGS BANK #SGR/7015014785 "SCRUGGS" Lender ID:/ Shelby, Alabama

KNOW ALL MEN BY THESE PRESENTS,
That USAA FEDERAL SAVINGS BANK, hereinafter referred to as the Mortgagee, DOES
HEREBY CERTIFY, that a certain Mortgage dated 05/06/1999, made and executed by
LEONARD MICHAEL SCRUGGS AND LINDA P SCRUGGS, to secure payment of the principal
sum of \$20,000.00 plus interest, originally to USAA FEDERAL SAVINGS BANK, in the
County of SHELBY and the State of ALABAMA, Recorded 05/14/1999 as Instrument No.
1999-20449 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).

USAA Federal Savings Bank
On 4/18/02 (DATE)

By: Robert K. Dibble

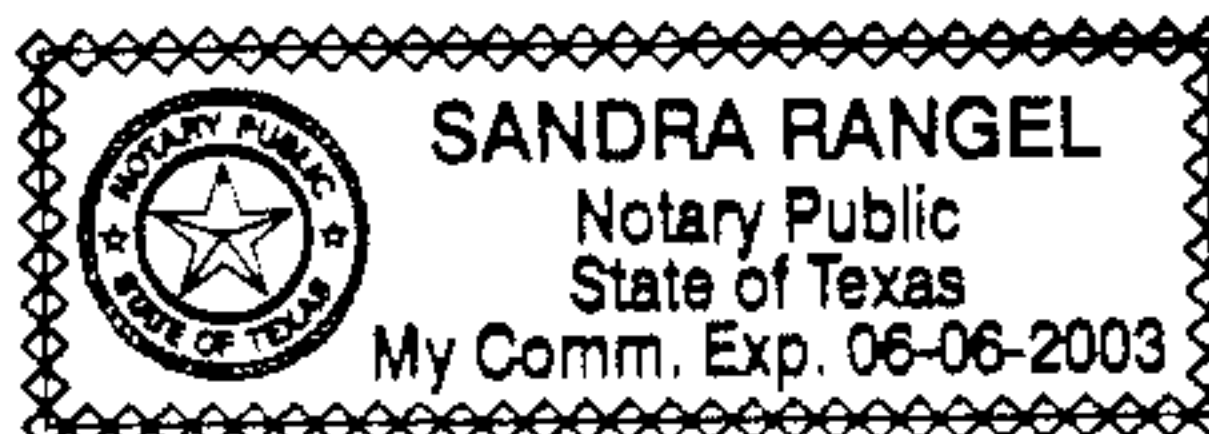
ROBERT K. DIBBLE, V.P., CONSUMER
FINANCING

STATE OF Texas
COUNTY OF Bexar

ON 4/18/02, before me, SANDRA RANGEL, a Notary Public in and for the County
of Bexar, in the State of Texas the foregoing instrument was acknowledged before
me by ROBERT K. DIBBLE, V.P., CONSUMER FINANCING 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.

Sandra Rangel
SANDRA RANGEL
Notary Expires: 06/06/2003



(This area for notarial seal)

* Document Prepared By: _____
Laura K. Bridges
SGR-20020418-0001 ALSHELBY SHELBY AL BAT: 7423/SGR/7015014785 KXALDOM1

Inst # 2002-18754

04/23/2002-18754
10:03 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MHH 11.00