

Recording Requested By:
Cenlar Federal Savings Bank

PREPARED BY AND RETURN TO:
KAY COX
TRANSCONTINENTAL TITLE CO
2605 ENTERPRISE RD. E. STE #300
CLEARWATER, FL 33759
1-800-789-2240

O# 24596

T-48599

DISCHARGE OF MORTGAGE

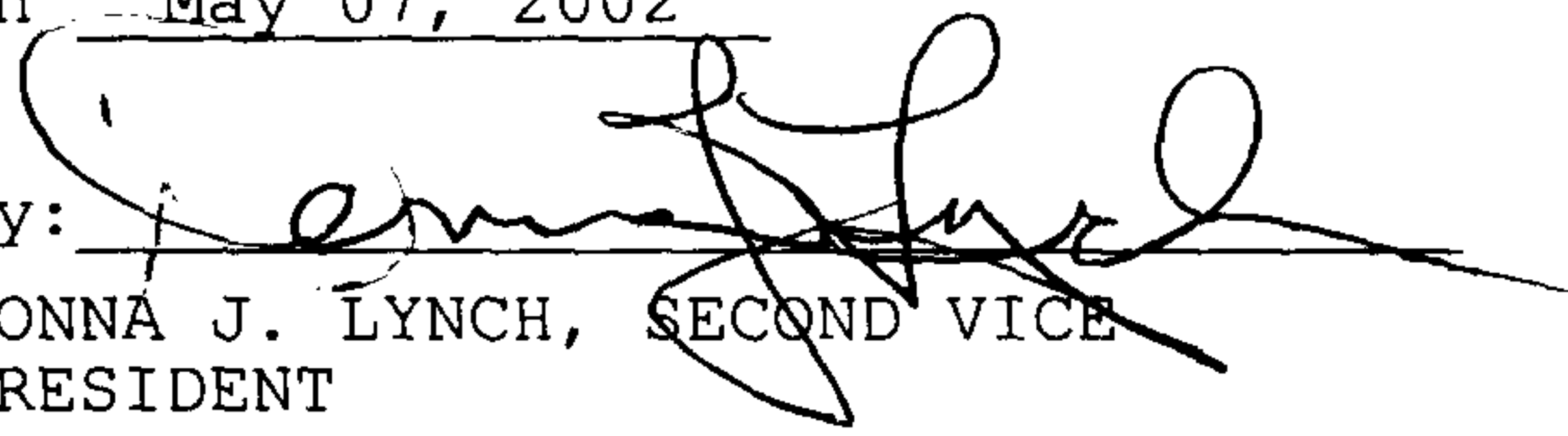
Cenlar Federal Savings Bank #:0010871457 "Kreider" Lender ID:L38/ Shelby, Alabama

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 10/30/2000, made
and executed by DAVID J. KREIDER AND BETH T. KREIDER, to secure payment of the
principal sum of \$111,877.00 plus interest, originally to SOUTH TRUST MORTGAGE
CORPORATION, in the County of SHELBY and the State of ALABAMA, Recorded
11/01/2000 as Instrument No. Mortgage Book 2000, Page 37883, 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.

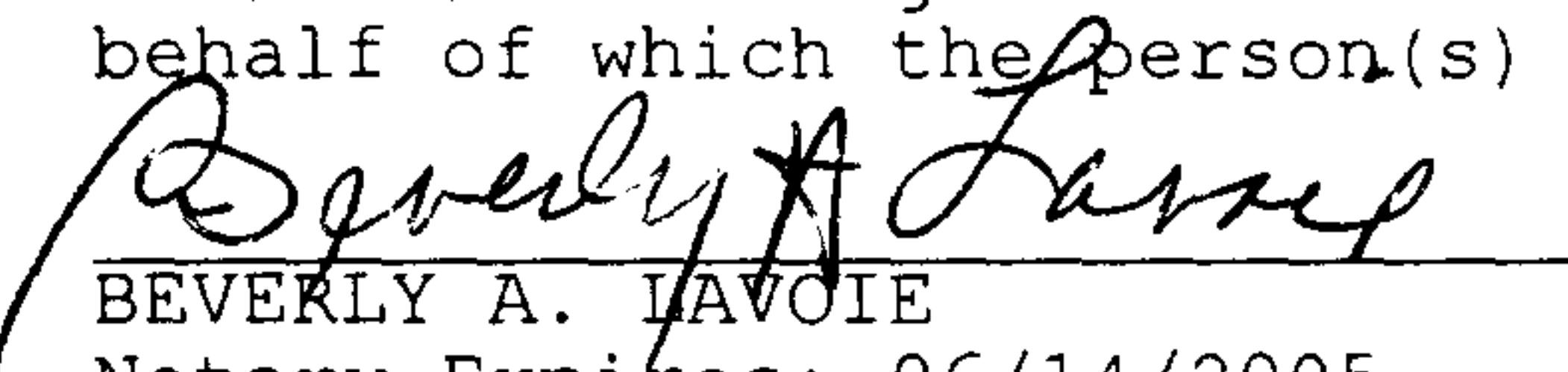
IN WITNESS WHEREOF, the said Mortgagee has set his hand and has caused these
presents to be signed by its duly authorized officer(s).

Chase Manhattan Mortgage Corporation
On May 07, 2002

By: 
DONNA J. LYNCH, SECOND VICE
PRESIDENT

STATE OF New Jersey
COUNTY OF Mercer

ON May 07, 2002, 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
JES-20020507-0003 ALSHELBY SHELBY AL BAT: 302195/0010871457 KXALDOM1