

Recording Requested By:
USAA FEDERAL SAVINGS BANK

20020828000410400 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
08/28/2002 09:02:00 FILED/CERTIFIED

When Recorded Return To:

✓ JAMES COLLINS
106 SWEETBAY LANE
MAYLENE, AL 35114

DISCHARGE OF MORTGAGE

USAA FEDERAL SAVINGS BANK #:JDH/80398423 "COLLINS" 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 05/30/2001, made and executed by
JAMES F. COLLINS AND JULIE A. COLLINS, to secure payment of the principal sum of
\$31,153.80 plus interest, originally to USAA FEDERAL SAVINGS BANK, in the County
of SHELBY and the State of ALABAMA, Recorded 06/07/2001 as Instrument No.
2001-23315 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 8/22/02 (DATE)

By: Robert K. Dibble

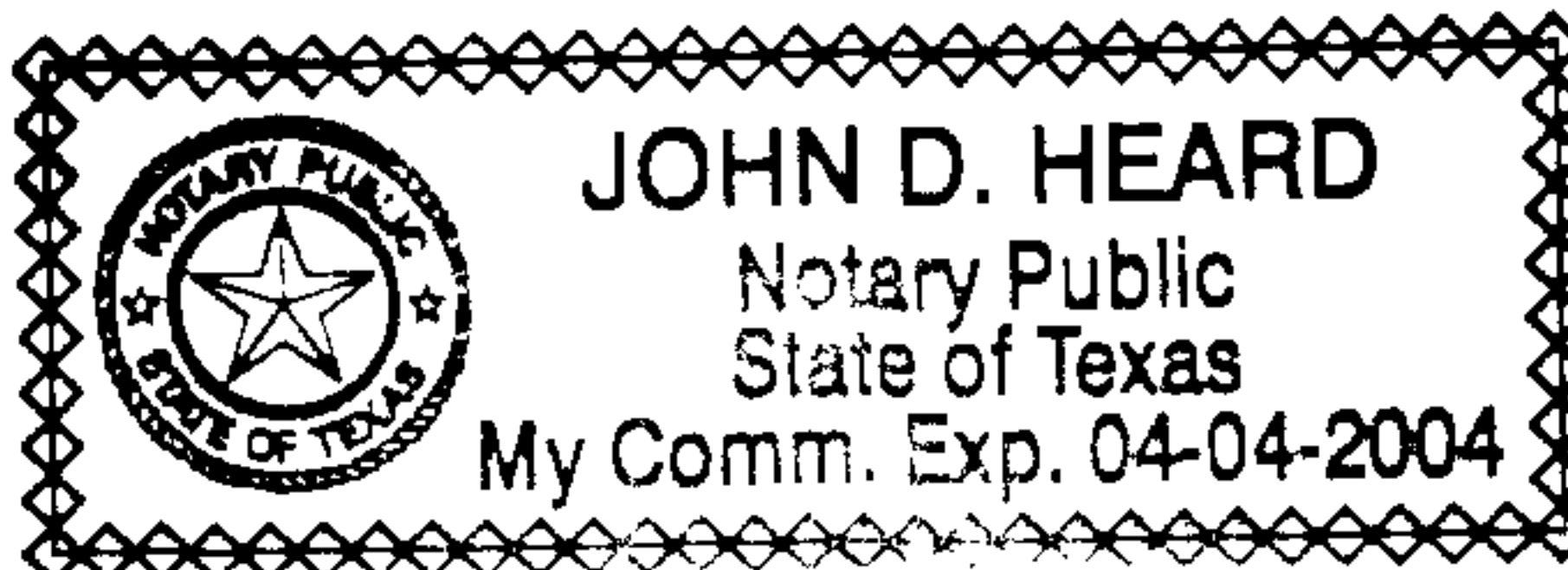
ROBERT K. DIBBLE, VP., CONSUMER
LENDING

STATE OF Texas
COUNTY OF Bexar

ON 8/22/02, before me, John D. Heard, 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, VP., CONSUMER LENDING 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.

John D. Heard
John D. Heard
Notary Expires: 04/04/2004



(This area for notarial seal)

Prepared By: John D. Heard, USAA F.S.B., 10750 MCDERMOTT FWY, SAN ANTONIO TX 78288
JDH-20020820-0023 ALSHELBY SHELBY AL BAT: 8141/JDH/80398423 KXALDOM1