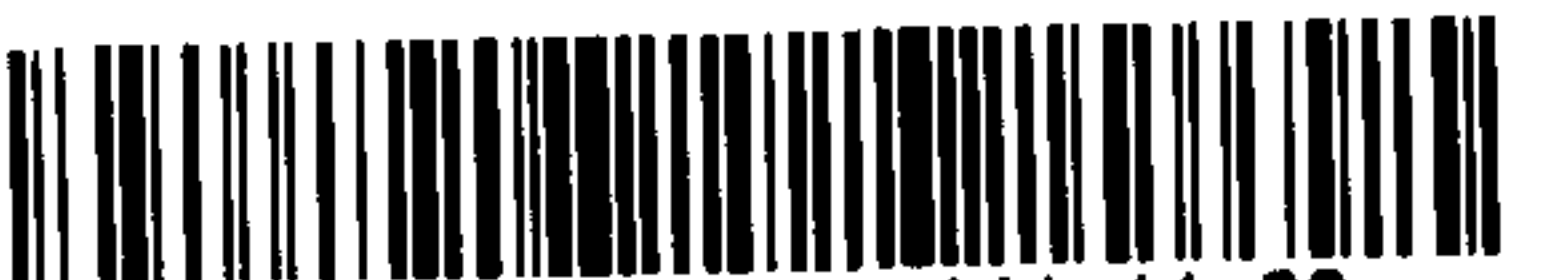


Recording Requested By:
NEW SOUTH FEDERAL SAVINGS BANK

When Recorded Return To:

NEW SOUTH FEDERAL SAVINGS BANK
210 AUTOMATION WAY
Birmingham, AL 35210-


20021009000494070 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
10/09/2002 10:52:00 FILED/CERTIFIED

DISCHARGE OF MORTGAGE

New South Federal Savings Bank #:0269437 "Kovakas" Lender ID:R51001/806266929 Shelby, Alabama

KNOW ALL MEN BY THESE PRESENTS,
That NEW SOUTH FEDERAL SAVINGS BANK, A FEDERALLY CHARTERED SAVINGS BANK,
hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain
Mortgage dated 07/09/1999, made and executed by DAVID A. KOVAKAS HUSBAND AND
DOROTHEA H. KOVAKAS WIFE, to secure payment of the principal sum of \$135,000.00
plus interest, originally to NEW SOUTH FEDERAL SAVINGS BANK, in the County of
SHELBY and the State of ALABAMA, Recorded 07/09/1999 as Instrument No.
1999-29024 Mortgage Book NA, Page NA, 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).

NEW SOUTH FEDERAL SAVINGS BANK, A
FEDERALLY CHARTERED SAVINGS BANK
On 04.3.2002 (DATE)

By: 

SHEILA WOODWARD, AVP

STATE OF Alabama
COUNTY OF Jefferson (Birmingham Div.)

ON 10/3/02, before me, TRACEY ACEY, a Notary Public in and for the County of
Jefferson (Birmingham Div.) County, State of Alabama, personally appeared SHEILA
WOODWARD, AVP, 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.


TRACEY ACEY

Notary Expires: 01/31/2006


Prepared By: TRACEY ACEY, 210 AUTOMATION WAY BIRMINGHAM AL 35210 (205)951-4000
TDA-20021003-0008 ALSHELBY SHELBY AL BAT: 6635/0269437 KXALDOM1

(This area for notarial seal)