

Recording Requested By:
NEW SOUTH FEDERAL SAVINGS BANK

When Recorded Return To:

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

DISCHARGE OF MORTGAGE

New South Federal Savings Bank #:0305253 "Garity" Lender ID:F50247/1676942851 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 04/25/2001, made and executed by JOSEPH J. GARITY HUSBAND AND
KATE S. GARITY WIFE, to secure payment of the principal sum of \$196,000.00 plus
interest, originally to NEW SOUTH FEDERAL SAVINGS BANK, in the County of SHELBY
and the State of ALABAMA, Recorded 05/08/2001 as Instrument No. 2001-18260
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 Nov. 19, 2002 (DATE)

By: Sheila Woodward
SHEILA WOODWARD, AVP

STATE OF Alabama
COUNTY OF Jefferson (Birmingham Div.)

ON 11/19/02, before me, VERONICA MITCHELL, 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.

Veronica Mitchell
VERONICA MITCHELL
Notary Expires: 03/19/2005

Tracey Acey (This area for notarial seal)
Prepared By: TRACEY ACEY, 210 AUTOMATION WAY BIRMINGHAM AL 35210 (205)951-4000
TDA-20021119-0011 ALSHELBY SHELBY AL BAT: 6729/0305253 KXALDOM1