

Recording Requested By:
USAA FEDERAL SAVINGS BANK

When Recorded Return To:

JOAN ROSS
116 OLD BROOK PL
BIRMINGHAM, AL 35242

20030204000066560 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
02/04/2003 10:52:00 FILED/CERTIFIED

DISCHARGE OF MORTGAGE

USAA FEDERAL SAVINGS BANK #:AA/81020521 "ROSS" 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 03/01/2002, made and executed by
JOAN H. ROSS, to secure payment of the principal sum of \$14,000.00 plus
interest, originally to USAA FEDERAL SAVINGS BANK, in the County of SHELBY and
the State of ALABAMA, Recorded 03/14/2002 as Instrument No. 2002-12252 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 JAN 28 2003 (DATE)

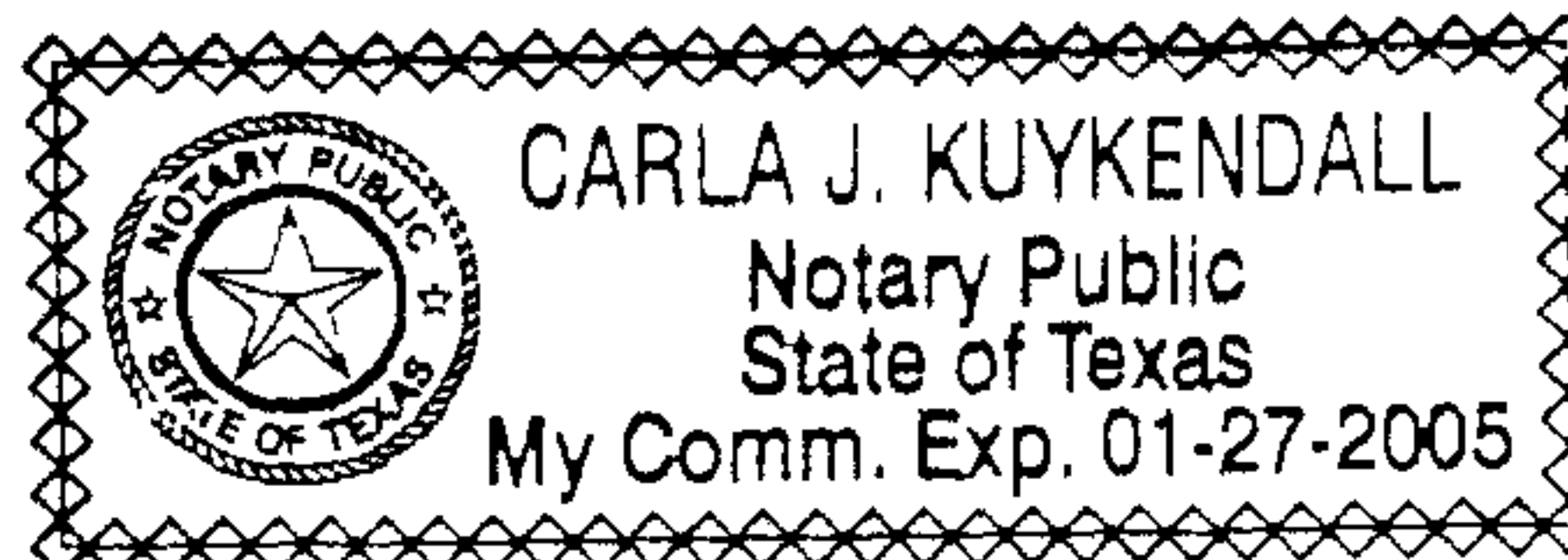
By: Robert K. Dibble

ROBERT K. DIBBLE, VP, CONSUMER
LENDING

STATE OF Texas
COUNTY OF Bexar

On JAN 28 2003 before me, CARLA J. KUYKENDALL, a Notary Public in and for the
County of Bexar County, State of Texas, personally appeared ROBERT K. DIBBLE,
VP, CONSUMER LENDING, 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.

Carla J. Kuykendall
CARLA J. KUYKENDALL
Notary Expires: 01/27/2005



(This area for notarial seal)

Prepared By: LAURA K. BRIDGES
ALA-20030127-0004 ALSHELBY SHELBY AL BAT: 9277/AA/81020521 KXALDOM1