

Recording Requested By:
USAA FEDERAL SAVINGS BANK

20030502000271020 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
05/02/2003 11:12:00 FILED/CERTIFIED

When Recorded Return To:

JANICE KERACHER
925 COVE CIRCLE
HOOVER, AL 35244

DISCHARGE OF MORTGAGE

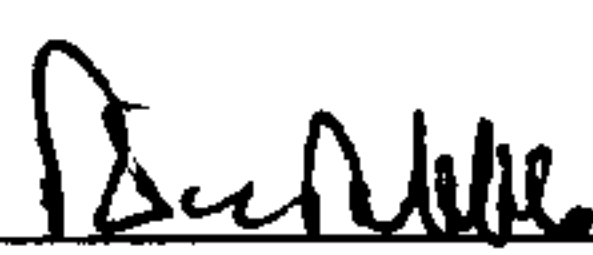
USAA FEDERAL SAVINGS BANK #BK/81384786 "NEWHOFF" Lender ID:/ Shelby, Alabama

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 03/03/2003, made and executed by
JANICE NEWHOFF AND J. M. KERACHER, to secure payment of the principal sum of
\$50,000.00 plus interest, originally to USAA FEDERAL SAVINGS BANK, in the County
of SHELBY and the State of ALABAMA, Recorded 03/11/2003 as Instrument No.
20030311000146470 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.

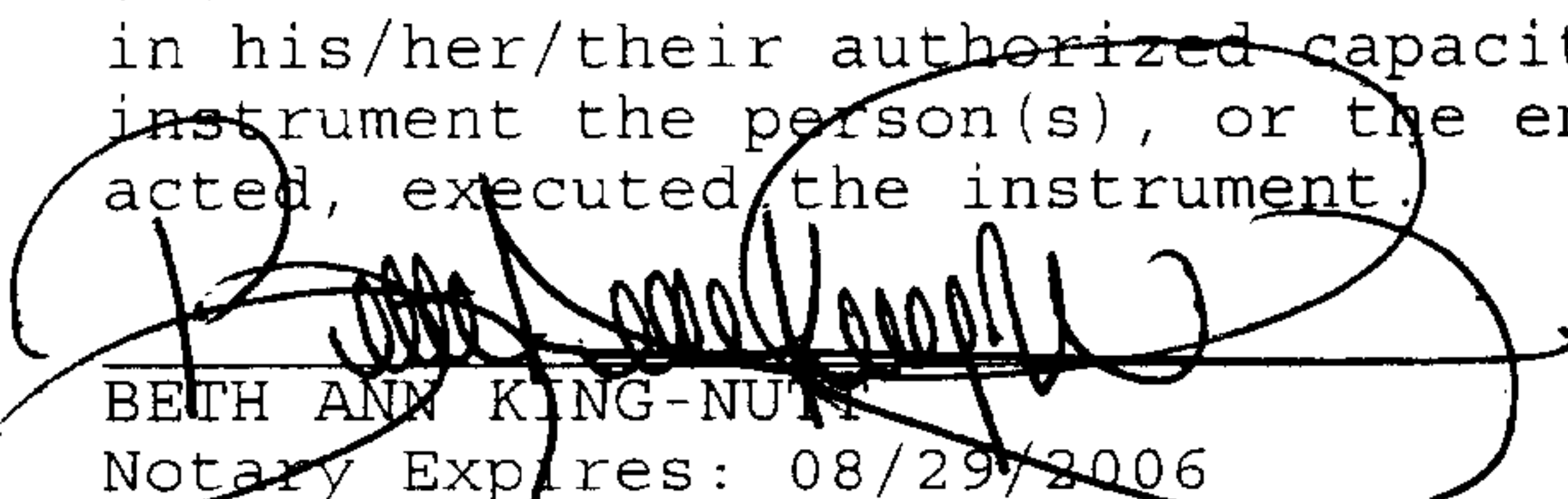
IN WITNESS WHEREOF, the said Mortgagee has set his hand and has caused these
presents to be signed by its duly authorized officer(s).

USAA Federal Savings Bank
On APR 28 2003 (DATE)

By: 
ROBERT K. DIBBLE, VP, CONSUMER
LENDING

STATE OF Texas
COUNTY OF Bexar

ON APR 28 2003, before me, BETH ANN KING-NUTT, 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.


BETH ANN KING-NUTT
Notary Expires: 08/29/2006



(This area for notarial seal)

Prepared By: LAURA K. BRIDGES, USAA FSB, 10750 MCDERMOTT FRWY., SAN ANTONIO, TX 78288-0589
BAK-20030418-0013 ALSHELB SHELBY AL BAT: 10275/BK/81384786 KXALDOM1