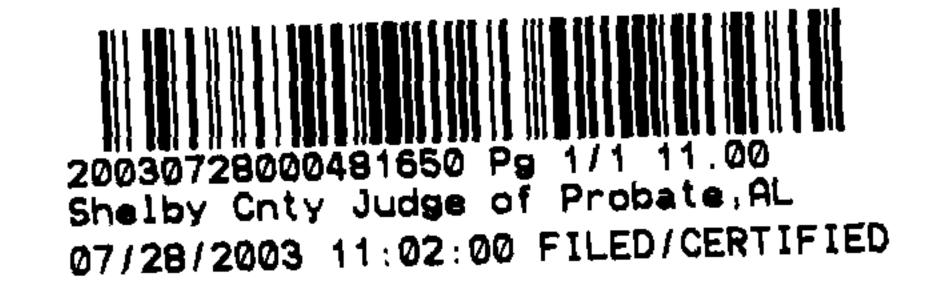
Recording Requested By: USAA FEDERAL SAVINGS BANK

When Recorded Return To:

USAA Federal Savings Bank 10750 McDermott Freeway HE Collateral Control SAN ANTONIO, TX 77184-9876



DISCHARGE OF MORTGAGE

USAA FEDERAL SAVINGS BANK #:AA/80575509 "ETHERIDGE" 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 01/04/2002, made and executed by JOSEPH E ETHERIDGE JR AND VICKY K ETHERIDGE, to secure payment of the principal sum of \$52,000.00 plus interest, originally to USAA FEDERAL SAVINGS BANK, in the County of SHELBY and the State of ALABAMA, Recorded 01/23/2002 as Instrument No. 2002-03936 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 JUL 23 2003 (DATE)

By: Jawa Hour Land

LAURA K. BRIDGES, AUTHORIZED SIGNOR

STATE OF Texas
COUNTY OF Bexar

ONJUL 23 2003 before me, ANGELA L ALMON, a Notary Public in and for the County of Bexar, in the State of Texas the foregoing instrument was acknowledged before me by LAURA K. BRIDGES, AUTHORIZED SIGNOR 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.

ANGELA L ALMON
Notary Expires: 02/27/2007

ANGELA L. ALMON
Notary Public
STATE OF TEXAS
My Comm. Exp. 02-27-2007

(This area for notarial seal)
Prepared By: LAURA K. BRIDGES, USAA FSB, 10750 MCDERMOTT FRWY., SAN ANTONIO, TX 78288-0589
ALA-20030723-0005 ALSHELB SHELBY AL BAT: 11153/AA/80575509 KXALDOM1