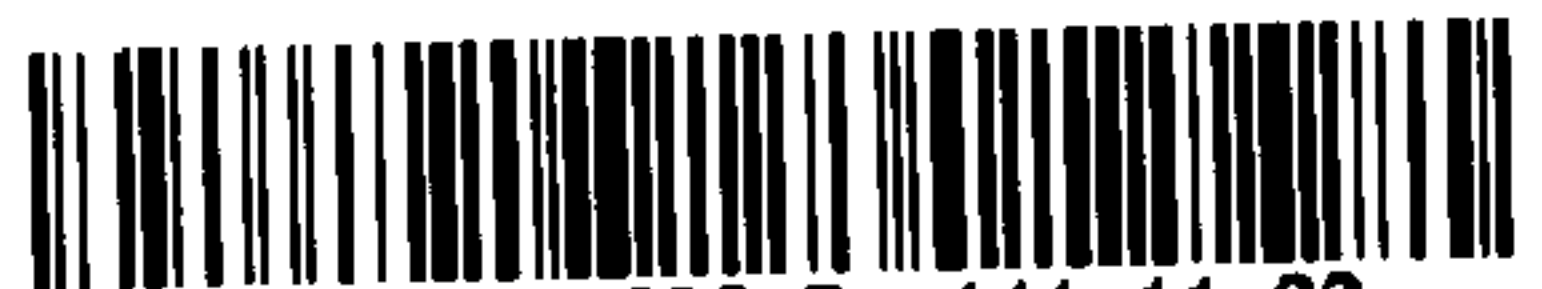


Recording Requested By:
NEW SOUTH FEDERAL SAVINGS BANK


20030728000482690 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
07/28/2003 12:22:00 FILED/CERTIFIED

When Recorded Return To:

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

DISCHARGE OF MORTGAGE

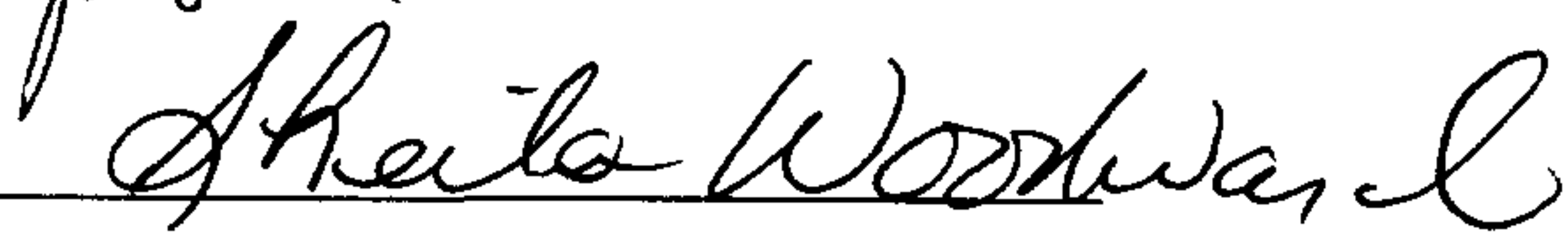
New South Federal Savings Bank #:0407226 "Michael" ID:152001/00407226 Shelby, AL

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 07/03/2002, made and executed by JOSEPH R. MICHAEL AND MARY A.
MICHAEL HUSBAND AND WIFE, to secure payment of the principal sum of \$148,410.00
plus interest, originally to NEW SOUTH FEDERAL SAVINGS BANK, A FEDERALLY
CHARTERED SAVINGS BANK, in the County of SHELBY and the State of ALABAMA,
Recorded 07/10/2002 as Instrument No. 20020710000319350 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).

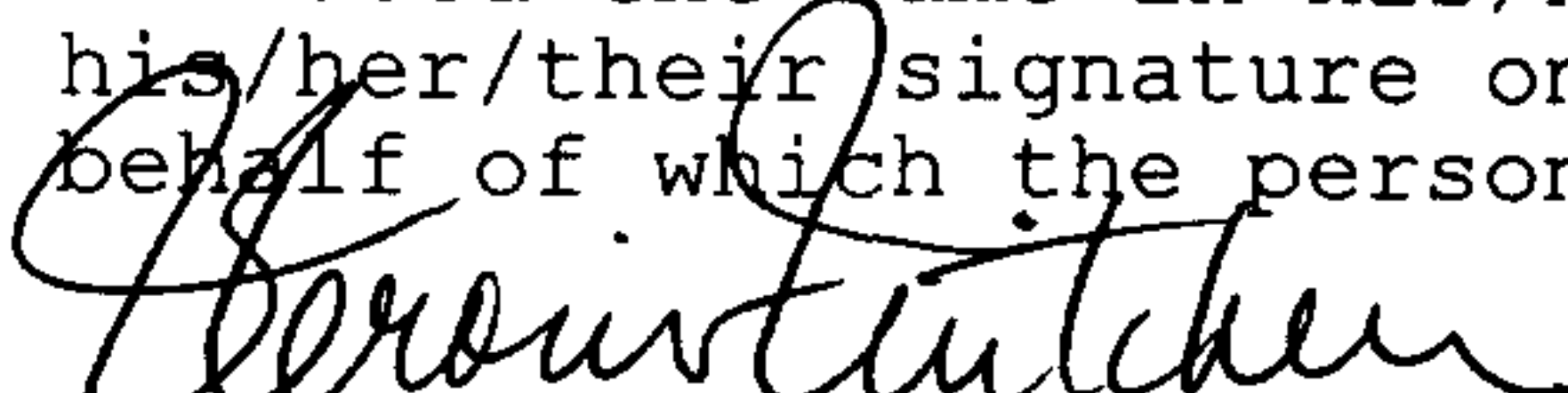
NEW SOUTH FEDERAL SAVINGS BANK, A
FEDERALLY CHARTERED SAVINGS BANK
On July 23, 2003 (DATE)

By: 

SHEILA WOODWARD, AVP

STATE OF Alabama
COUNTY OF Jefferson (Birmingham Div.)

ON 7-23-03, 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
Notary Expires: 03/19/2005

(This area for notarial seal)

Prepared By: TAMMY CROCKER, 210 AUTOMATION WAY BIRMINGHAM AL 35210 (205)951-4000
TLC-20030723-0005 ALSHELBY SHELBY AL BAT: 7269/0407226 KXALDOM1