

Recording Requested By:
USAA FEDERAL SAVINGS BANK

20030801000497900 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
08/01/2003 10:58:00 FILED/CERTIFIED

When Recorded Return To:

JANICE NEWHOFF
925 COVE CIRCLE
HOOVER, AL 35244

DISCHARGE OF MORTGAGE

USAA FEDERAL SAVINGS BANK #:LKB/81423303 "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 04/01/2003, made and executed by
JANICE NEWHOFF, J.M. KERACHER to secure payment of the principal sum of
\$75,000.00 plus interest, originally to USAA FEDERAL SAVINGS BANK, in the County
of SHELBY and the State of ALABAMA, Recorded 04/15/2003 as Instrument No.
20030415000227740 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 072803 (DATE)

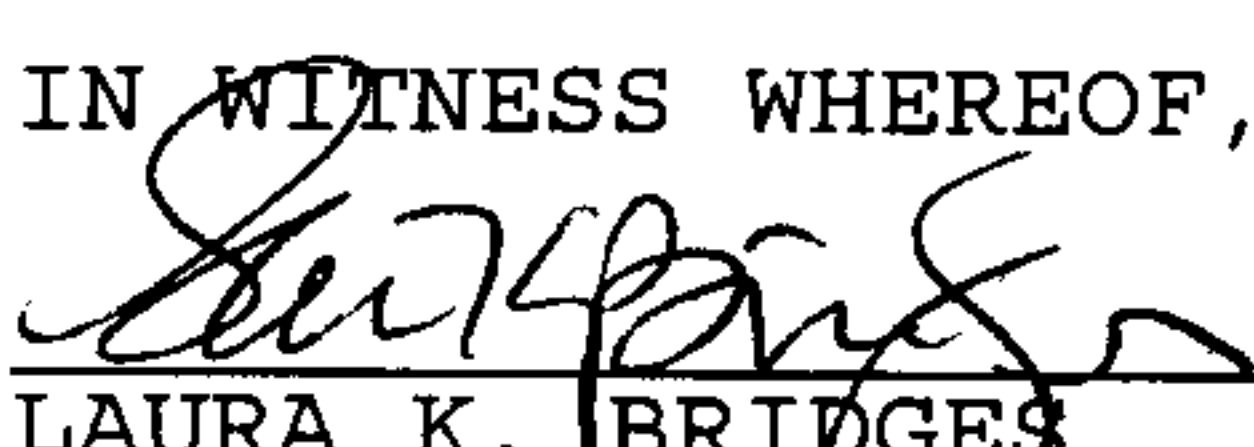
By: 

PHILLIP A CISNEROS, AUTHORIZED
SIGNOR

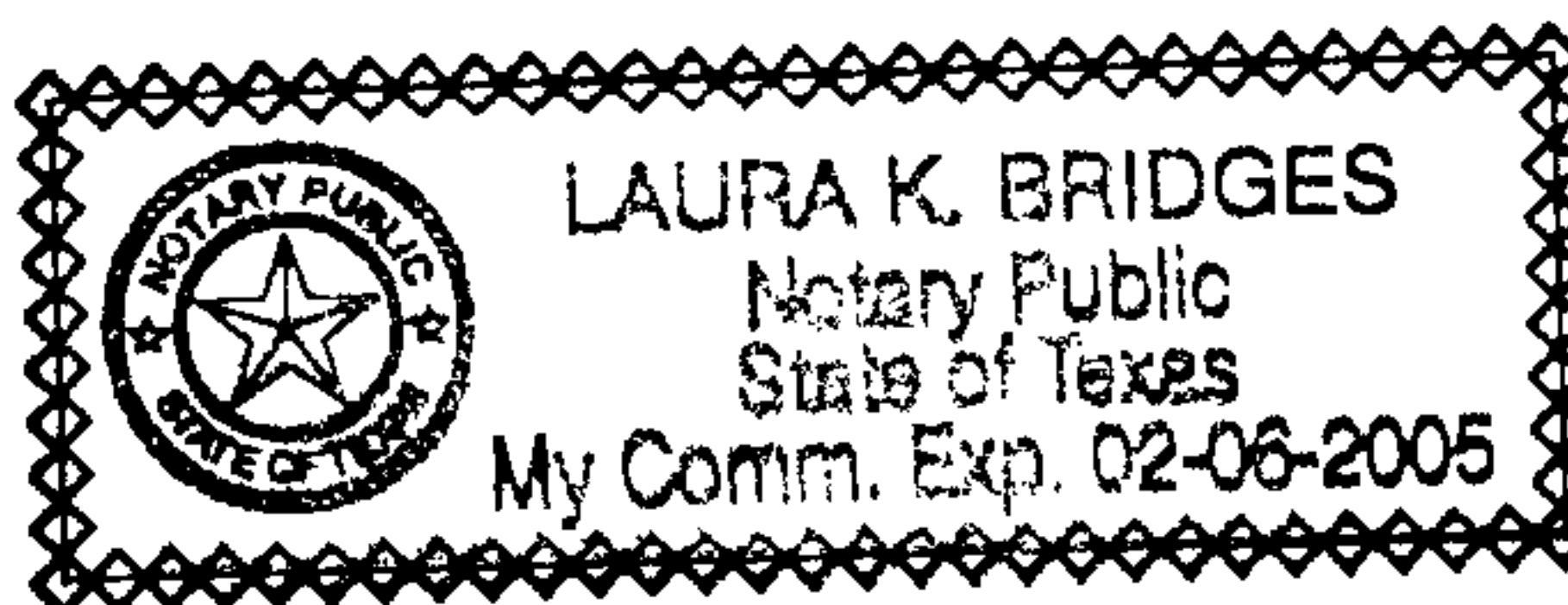
STATE OF Texas
COUNTY OF Bexar

ON 072803, before me, LAURA K. BRIDGES, a Notary Public in and for the
County of Bexar, in the State of Texas the foregoing instrument was acknowledged
before me by PHILLIP A CISNEROS, 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.


LAURA K. BRIDGES

Notary Expires: 02/06/2005



(This area for notarial seal)

Prepared By: LAURA K. BRIDGES, USAA FSB, 10750 MCDERMOTT FRWY., SAN ANTONIO, TX 78288-0589
LKB-20030728-0048 ALSHELBY SHELBY AL BAT: 11183/LKB/81423303 KXALDOM1