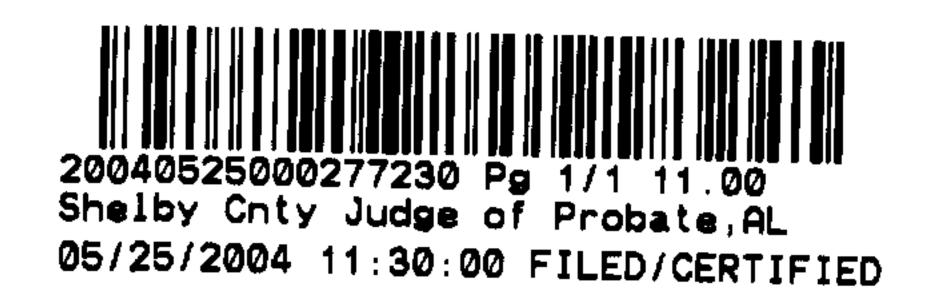
Recording Requested By: NEW SOUTH FEDERAL SAVINGS BANK

When Recorded Return To:

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



DISCHARGE OF MORTGAGE

New South Federal Savings Bank #:0267820 "Helms" ID:R51001/625502310 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 12/29/1998, made and executed by FRANK L. HELMS HUSBAND AND KATHY
J. HELMS WIFE, to secure payment of the principal sum of \$92,000.00 plus
interest, originally to NEW SOUTH FEDERAL SAVINGS BANK, in the County of SHELBY
and the State of ALABAMA, Recorded 01/06/1999 as Instrument No. 1999-00631
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 Just Tall (DATE)

By Sommer Miles

VERONICA MITCHELL, ASST. SECRETARY

STATE OF Alabama COUNTY OF Jefferson (Birmingham Div.)

ON 5 / , before me, JEWELL PEOPLES, a Notary Public in and for the County of Jefferson (Birmingham Div.) County, State of Alabama, personally appeared VERONICA MITCHELL, ASST. SECRETARY, 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.

Notary Expires: 04/17/2005

(This area for notarial seal)
Prepared By: TAMMY CROCKER, 210 AUTOMATION WAY BIRMINGHAM AL 35210 (205)951-4000
EJP-20040517-0032 ALSHELB SHELBY AL BAT: 7815/0267820 KXALDOM1