

RECORDATION NO. 18785-A

JAN 21 1997

DONELAN, CLEARY, WOOD & MASER, P.C.

ATTORNEYS AND COUNSELORS AT LAW
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January 21, 1997

Recordation No. 18785-A

JAN 21 11 12 AM '97

RECEIVED
SURFACE TRANSPORTATION
BOARD

Counterparts - [Signature]

Dear Mr. Williams:

On behalf of Charter Financial, Inc., I submit for filing and recording under 49 U.S.C. § 11301 and the regulations applicable thereunder, counterparts of a secondary document, not previously recorded, entitled Release of Security Interest ("Release"), executed as of January 13, 1997, to be filed under Recordation No. 18785-A.

The party executing the Release is:

Charter Financial, Inc. - RELEASING PARTY/MORTGAGEE
153 East 53rd Street
New York, NY 10022

The said Release is a full and complete termination of the Railcar Security Agreement recorded under Recordation No. 18785 and should be recorded under the next available letter under Recordation No. 18785, which we believe will be "-A".

The units of rolling stock covered by the enclosed Release are all such units as covered in and by the aforesaid Railcar Security Agreement recorded under Recordation No. 18785.

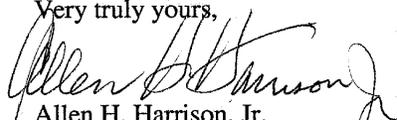
A short summary of the Release to appear in the STB Index is as follows:

"Full termination and release of Railcar Security Agreement filed under Recordation No. 18785."

Enclosed is a check in the amount of twenty-two dollars (\$22.00) in payment of the filing fee.

Once the filing has been made, please return to bearer the stamped counterpart(s) of the document not required for filing purposes, together with the STB letter/fee receipt acknowledging the filing, and the two extra copies of this letter of transmittal.

Very truly yours,


Allen H. Harrison, Jr.
*Attorney for Charter Financial, Inc.
for the purpose of this filing.*

Honorable Vernon A. Williams
Secretary
Surface Transportation Board
Washington, DC 20423

Enclosures

BY HAND

8376-020

SURFACE TRANSPORTATION BOARD
WASHINGTON, D.C. 20423-0001

1/21/97

Allen H. Harrison, Jr.
Donelan, Cleary, Wood & Mager, P.C.
1100 New York Avenue, NW
Ste. 750
Washington, DC., 20005-3934

Dear Sir:

The enclosed document(s) was recorded pursuant to the provisions of Section 11303 of the Interstate Commerce Act, 49 U.S.C. 11303, on 1/21/97 at 11:15AM, and assigned recordation number(s) 18785-A.

Sincerely yours,



Vernon A. Williams
Secretary

Enclosure(s)

\$ 22.00 The amount indicated at the left has been received in payment of a fee in connection with a document filed on the date shown. This receipt is issued for the amount paid and in no way indicates acknowledgment that the fee paid is correct. This is accepted subject to review of the document which has been assigned the transaction number corresponding to the one typed on this receipt. In the event of an error or any questions concerning this fee, you will receive a notification after the Commission has had an opportunity to examine your document.

Signature

