

Recording Requested By:  
MORGAN STANLEY CREDIT CORPORATION

When Recorded Return To:

MARGARET STEM  
1001 7TH AV  
JACKSONVILLE, AL 362651351

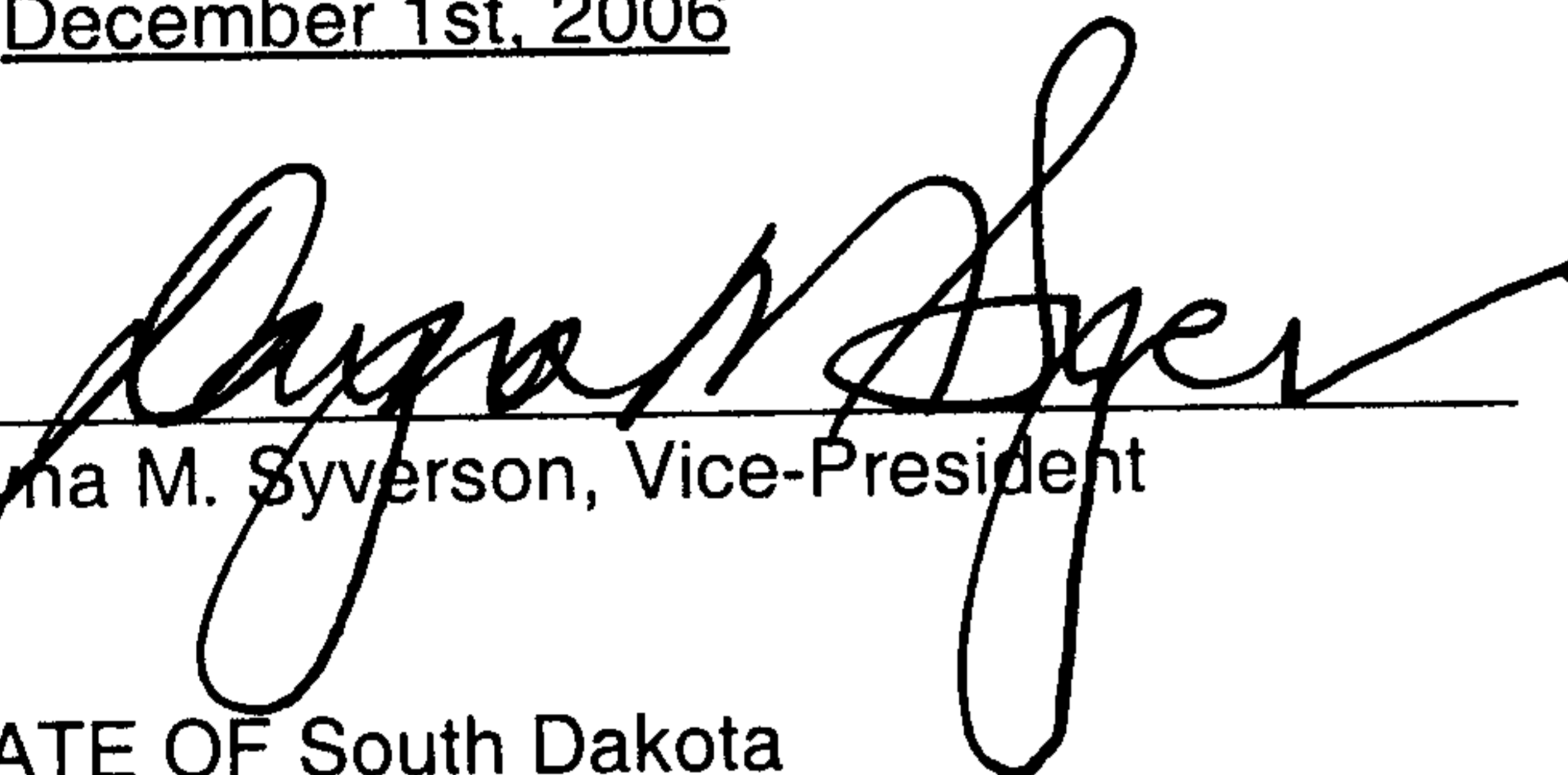
**DISCHARGE OF MORTGAGE**

MORGAN STANLEY CREDIT CORPORATION #:9402390442804 "STEM" Lender ID:04 Shelby, Alabama  
KNOW ALL MEN BY THESE PRESENTS, that MORGAN STANLEY CREDIT CORPORATION f/k/a MORGAN STANLEY DEAN WITTER CREDIT CORPORATION, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by MARGARET B. STEM, Margaret B. Stem, an unmarried woman to secure payment of the principal sum of \$168,500.00 plus interest, originally to MORGAN STANLEY DEAN WITTER CREDIT CORPORATION, in the County of Shelby, and the State of Alabama, Dated: 10/29/2001 Recorded: 11/07/2001 as Instrument No.: 2001-48320, 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).

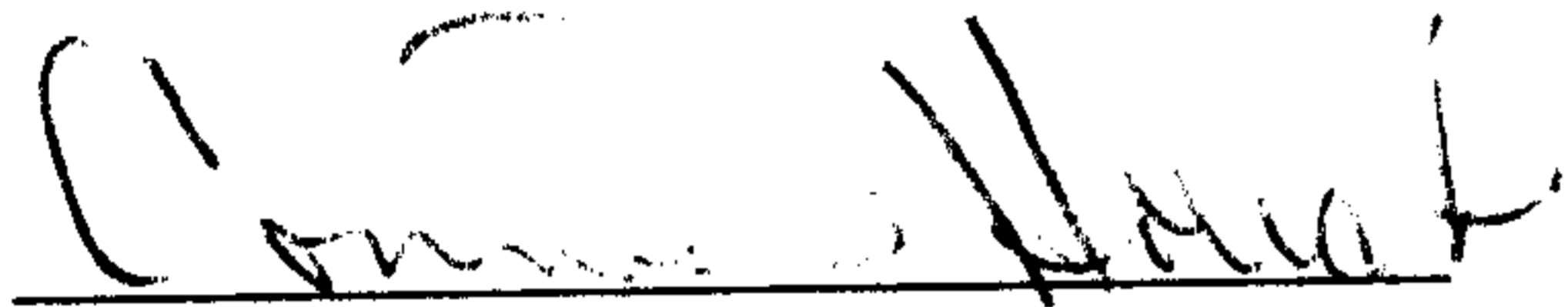
MORGAN STANLEY CREDIT CORPORATION f/k/a MORGAN STANLEY DEAN WITTER CREDIT CORPORATION  
On December 1st, 2006

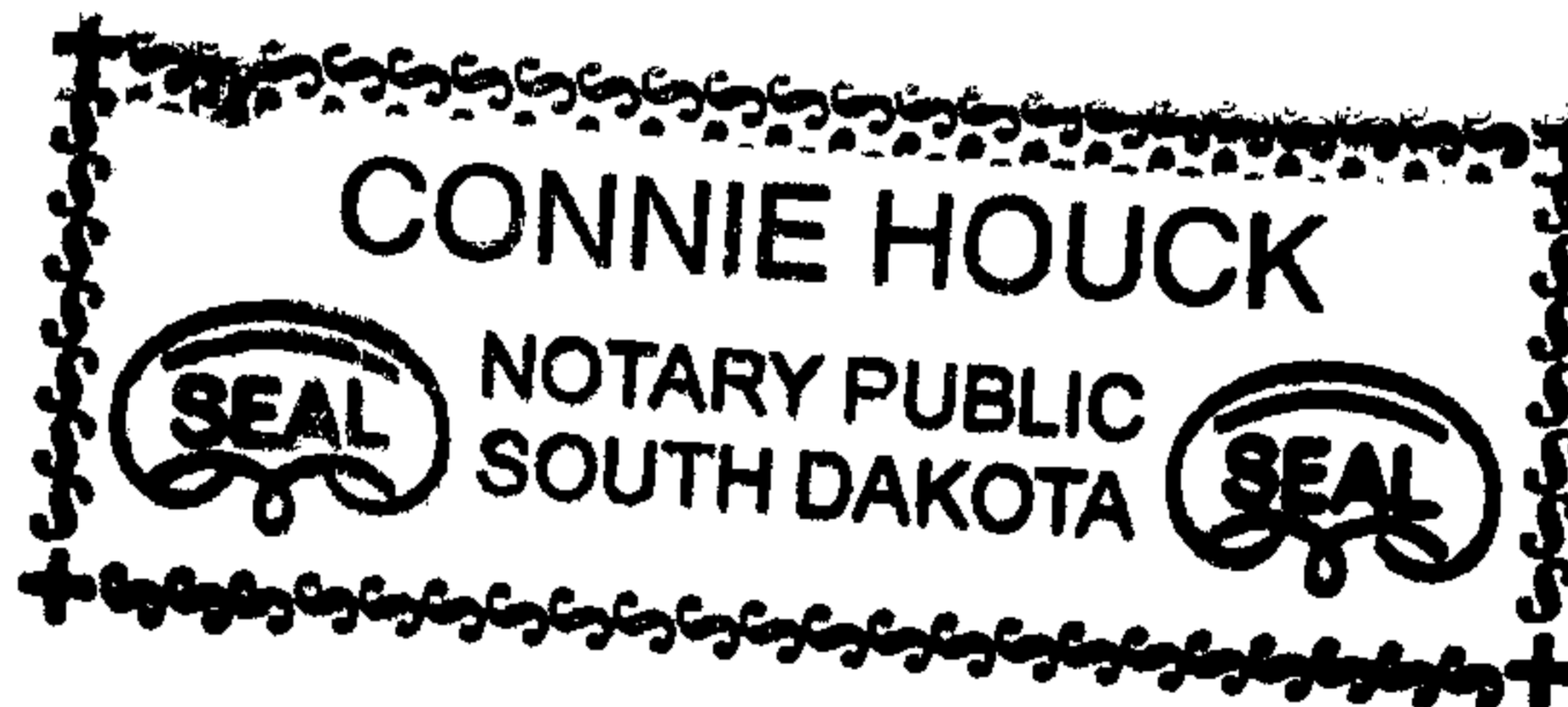
By:   
Dayna M. Syverson, Vice-President

STATE OF South Dakota  
COUNTY OF Minnehaha

On December 1st, 2006, before me, CONNIE HOUCK, a Notary Public in and for the County of Minnehaha County, State of South Dakota, personally appeared Dayna M. Syverson, Vice-President, 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.

WITNESS my hand and official seal,

  
CONNIE HOUCK  
Notary Expires: 10/22/2010



(This area for notarial seal)

Prepared By: , MORGAN STANLEY CREDIT CORPORATION 4909 EAST 26TH STREET, SIOUX FALLS, SD 57110  
1-800-767-9269