20070108000010350 1/1 \$11.00 Shelby Cnty Judge of Probate, AL 01/08/2007 03:09:32PM FILED/CERT

Recording Requested By: DITECH.COM

When Recorded Return To:

CHRISTINA R HOWARD 3150 COUNTY RD 38 JEMISON, AL 35085



DISCHARGE OF MORTGAGE

Ditech.com #:0655521128 "HOWARD" Lender ID:10025/1698808716 Shelby, Alabama PIF: 12/19/2006 MERS #: 100037506555211284 VRU #: 1-888-679-6377

KNOW ALL MEN BY THESE PRESENTS, that MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by CHRISTINA R HOWARD to secure payment of the principal sum of \$116,000.00 plus interest, originally to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS"), in the County of Shelby, and the State of Alabama, Dated: 05/18/2005 Recorded: 07/14/2005 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 20050714000352400, 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).

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")

On December 29th, 2006

KATIE FROST, Assistant Segretary

STATE OF Iowa
COUNTY OF Black Hawk

On December 29th, 2006, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared KATIE FROST, Assistant 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.

WITNESS my hand and official seal,

 M. GLARK
NOTARIAL SEAL - STATE OF IOWA
COMMISSION NUMBER 728505
MY COMMISSION EXPIRES MAY 17, 2007

Prepared By: Kemar Duncan, DITECH.COM PO BOX 205, WATERLOO, IA 50704-0205 1-800-852-0656