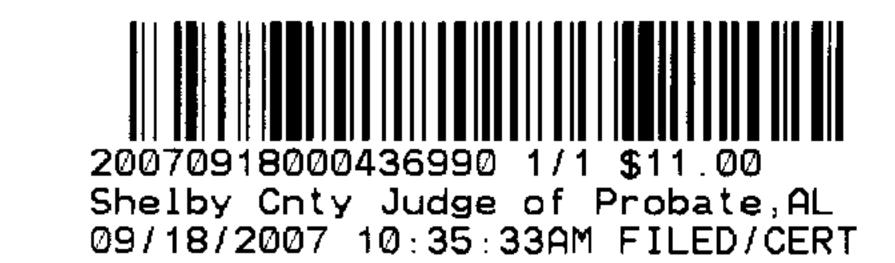
Recording Requested By: Wilshire Credit Corporation

When Recorded Return To:

Jami Hovey 5239 Birdsong Rd Birmingham, AL 35242



DISCHARGE OF MORTGAGE

Wilshire Credit Corporation #:1252496 "Hovey" ID:/17924309 Shelby, AL

KNOW ALL MEN BY THESE PRESENTS,

That WILSHIRE CREDIT CORPORATION, A NEVADA CORPORATION, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage dated 07/21/2005, made and executed by JAMI L HOVEY AND PAUL HOVEY, WIFE AND HUSBAND to secure payment of the principal sum of \$46,400.00 plus interest, originally to OPTION ONE MORTGAGE CORPORATION, in the County of SHELBY and the State of ALABAMA, Recorded 08/05/2005 as Instrument No. 20050805000398940 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).

Wilshire Credit Corporation, A Nevada Corporation

On September 06, 2007

By:

DAMIAN LYNCH, FANAL RELEASE DOCUMENTS TEAM LEAD

STATE OF Oregon COUNTY OF Washington

ON September 06, 2007, before me, J J DINI, a Notary Public in and for the County of Washington County, State of Oregon, personally appeared Damian Lynch, Final Release Documents Team Lead, 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.

J J DINI Notary Expires: 09/07/2010

(This area for notarial seal)

OFFICIAL SEAL

J J DINI

NOTARY PUBLIC-OREGON

MY COMMISSION EXPIRES SEPT. 7, 2010

Prepared By: Damian Lynch, P.O. BOX 8517, Portland, OR 97207-8517 JJD-20070905-0004 ALSHELB SHELBY AL BAT: 8423/1252496 KXALDOM1