DISCHARGE OF MORTGAGE

Loan # 0644610

STATE OF ALABAMA COUNTY OF SHELBY

The debt secured by Mortgage recorded MAY 7, 1997 in Real Property Book N/A, Page N/A and/or Instrument No. 1997-14319 of the records in the office of the Judge of Probate of SHELBY County, ALABAMA between RONNIE A HOULDITCH AND MITA T HOULDITCH and AMSOUTH BANK OF ALABAMA, having been paid in full, said lien is hereby canceled this day of FEBRUARY 23, 2000.

MATRIX FINANCIAL SERVICES CORPORATION

BY

BRUCE É BEVERLY SENFOR VICE PRESIDENT

ACKNOWLEDGEMENT OF CLAUSE

STATE OF ARIZONA COUNTY OF MARICOPA

I, STACEY E CEBULAR, a Notary Public in and for said County in said State, hereby certify that BRUCE E BEVERLY whose name as SENIOR VICE PRESIDENT of MATRIX FINANCIAL SERVICES CORPORATION, a corporation, is signed to foregoing conveyance and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this day of FEBRUARY 23, 2000.

Prepared by: Vicki DeVries When Recorded Return to: Matrix Financial Services Corp. 201 W. Coolidge St.

Phoenix, Az. 85013

STACEY E EBULAR NOTARY PUBLIC

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03/03/2000-06789 10:25 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 8.50 OCI MMS