Prepared by: MICHELLE OLIVER OCWEN FEDERAL BANK FSB

The Forum, Suite 105

1665 Palm Beach Lakes Blvd. West Palm Beach, FL 33401 Loan Number: 30246995

...st # 2000-40656

When Recorded Mail to:

Optima is.com 1920 Main St #450 **Irvine, CA 92614 OFB**

11/27/2000-40656 11:42 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE

STATE OF ALABAMA

11.00

SATISFACTION OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS, that MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,

INC., holder of a certain mortgage, whose parties, dates and recording information are below, does hereby acknowledge that it has received full payment and satisfaction of the same and in consideration thereof, does hereby cancel and discharge said mortgage.

ORIGINAL MORTGAGOR: CHRISTOPHER D. BAKER AND KELLI L. BAKER, MARRIED

ORIGINAL MORTGAGEE: FIRST CAPITAL MORTGAGE CORPORATION

DATED:

AUGUST 31, 1998

RECORDED:

SEPTEMBER 10, 1998

DOC/INSTRUMENT:

1998-35489

PROPERTY ADDRESS:

123 OVERHILL DRIVE, VINCENT, ALABAMA

COUNTY:

SHELBY, ALABAMA

LEGAL DESCRIPTION: LOTS 13 AND 14, ACCORDING TO THE SURVEY OF PINE HILL

SUBDIVISION, AS REOCRDED IN MAP BOOK 4, PAGE 45, IN THE PROBATE OFFICE OF SHELBY

COUNTY, ALABAMA.

IN WITNESS WHEREOF, Teresa Bratcher, a Servicing Officer of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., has duly executed the foregoing instrument on October 30, 2000.

WITNESSES BY:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Richard Doerfel

Name: Teresa Bratcher

Marcies Ramos

Assistant Secretary Title:

STATE OF FLORIDA, COUNTY OF PALM BEACH

I, the undersigned Notary Public, in and for said County and State, hereby certify that Teresa Bratcher, Assistant Secretary of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., whose name is signed to the foregoing release and cancellation; and who is known to me, that being informed of the contents of said instrument, executed the same voluntarily, on the day the same bears date.

Given under my hand and seal this the 30th day of October, 2000.

NOTARY PUBLIC

