

Recording Requested By:
EMC Mortgage Corporation

When Recorded Return To:

EMC MORTGAGE CORPORATION
ATTN: PAYOFF DEPT
PO BOX 141358
IRVING, TX 75014-1358

Inst # 2000-41980

DISCHARGE OF MORTGAGE

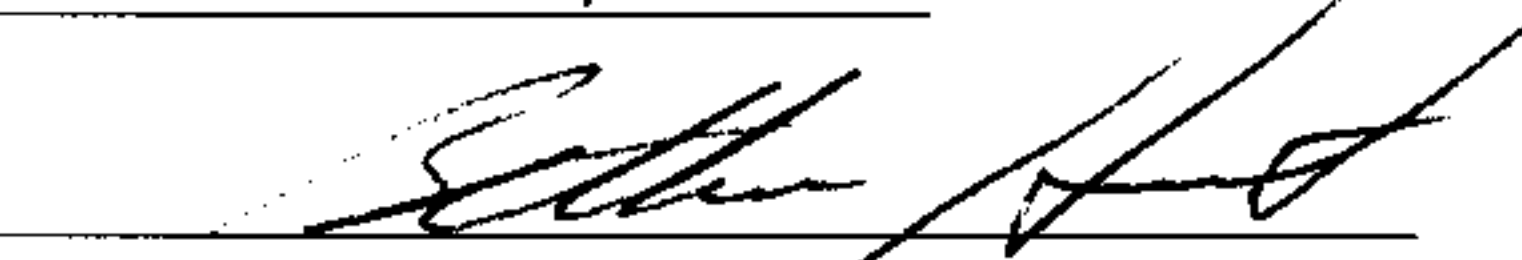
EMC Mortgage Corporation #2108330 "MCGUIER" Lender ID:422/ Shelby, Alabama

KNOW ALL MEN BY THESE PRESENTS,
That EMC MORTGAGE CORPORATION, ATTORNEY IN FACT FOR WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION FORMERLY KNOWN AS NORWEST BANK MINNESOTA, NATIONAL ASSOCIATION TRUSTEE FOR CERTIFICATE HOLDERS OF LIFE FINANCIAL HOME LOAN OWNER TRUST 1997-2, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage dated 07/01/1997, made and executed by CHARLES M. MCGUIER AND WANDA K. MCGUIER, to secure payment of the principal sum of \$56,430.00 plus interest, originally to LIFE SAVINGS BANK, F.S.B., in the County of SHELBY and the State of ALABAMA, Recorded 07/17/1997 as Instrument No. 1997-22418 Mortgage Book NA, Page NA, 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).

EMC MORTGAGE CORPORATION, ATTORNEY IN FACT
FOR WELLS FARGO BANK MINNESOTA, NATIONAL
ASSOCIATION FORMERLY KNOWN AS NORWEST BANK
MINNESOTA, NATIONAL ASSOCIATION TRUSTEE
FOR CERTIFICATE HOLDERS OF LIFE FINANCIAL
HOME LOAN OWNER TRUST 1997-2
On November 03, 2000

By: 

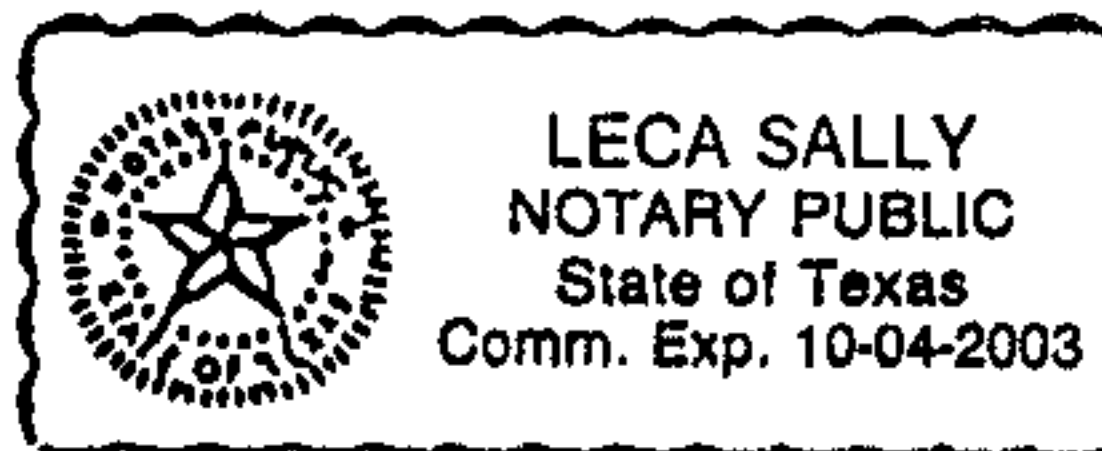
BETHANN HUNT, ASSISTANT VICE
PRESIDENT

STATE OF Texas
COUNTY OF Dallas

ON 11-03-2000 before me, LECA SALLY, a Notary Public in and for the County of Dallas, in the State of Texas the foregoing instrument was acknowledged before me by BETHANN HUNT, ASSISTANT VICE PRESIDENT who is personally known to me (or provided satisfactory evidence) and acknowledged said instrument to be the free act and deed of the corporation.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.


LECA SALLY
Notary Expires: 10/08/2003



(This area for notarial seal)

* Document Prepared By:
Jennifer Medford, PO Box 141358, Irving, TX 75014-1358 800-695-7695
LFP-20001101-0011 ALSHELBY SHELBY AL BAT: 7433/2108330 KXALDOM1

Inst # 2000-41980

12/06/2000-41980
10:07 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MEL 11.00