

Recording Requested By:
EMC Mortgage Corporation

When Recorded Return To:

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

DISCHARGE OF MORTGAGE

EMC Mortgage Corporation #:2131225 "HUDGINS" Lender ID:423/ Shelby, Alabama

KNOW ALL MEN BY THESE PRESENTS,
That EMC MORTGAGE CORPORATION AS ATTORNEY-IN-FACT FOR NORWEST BANK, MINNESOTA, N.A. AS INDENTURE TRUSTEE UNDER THE SALE AND SERVICING AGREEMENT DATED AS OF DECEMBER 1, 1997 FOR LIFE FINANCIAL HOME LOAN OWNER TRUST 1997-3 HOME LOAN ASSET BACKED NOTES SERIES 1997-3, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage dated 10/22/1997, made and executed by BENNY R. HUDGINS AND MARGARET E. HUDGINS, HIS WIFE to secure payment of the principal sum of \$30,000.00 plus interest, originally to AMERICAS'BANC MORTGAGE CORP., in the County of SHELBY and the State of ALABAMA, Recorded 10/30/1997 as Instrument No. 1997-35442 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 AS
ATTORNEY-IN-FACT FOR NORWEST BANK,
MINNESOTA, N.A. AS INDENTURE TRUSTEE UNDER
THE SALE AND SERVICING AGREEMENT DATED AS
OF DECEMBER 1, 1997 FOR LIFE FINANCIAL
HOME LOAN OWNER TRUST 1997-3 HOME LOAN
ASSET BACKED NOTES SERIES 1997-3
On December 04, 2000

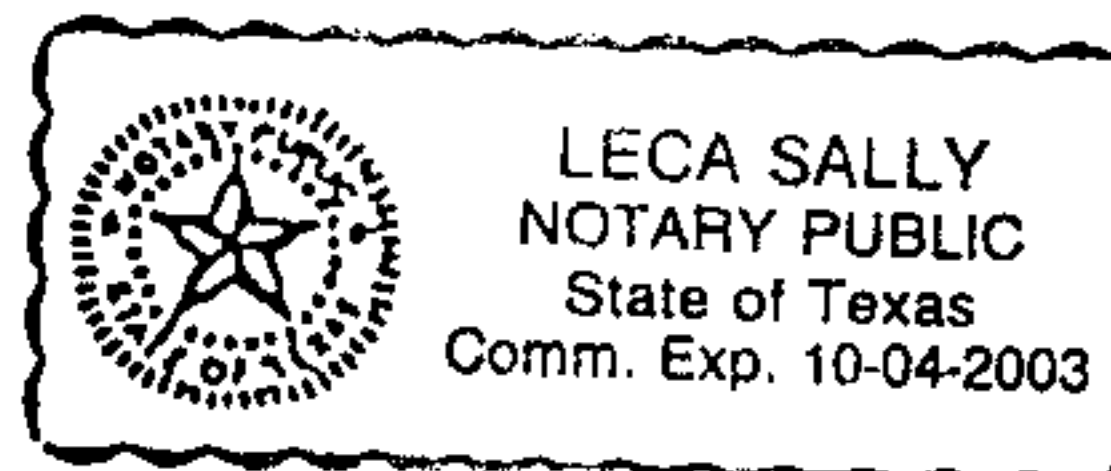
By: 
BETHANN HUNT, ASSISTANT VICE
PRESIDENT

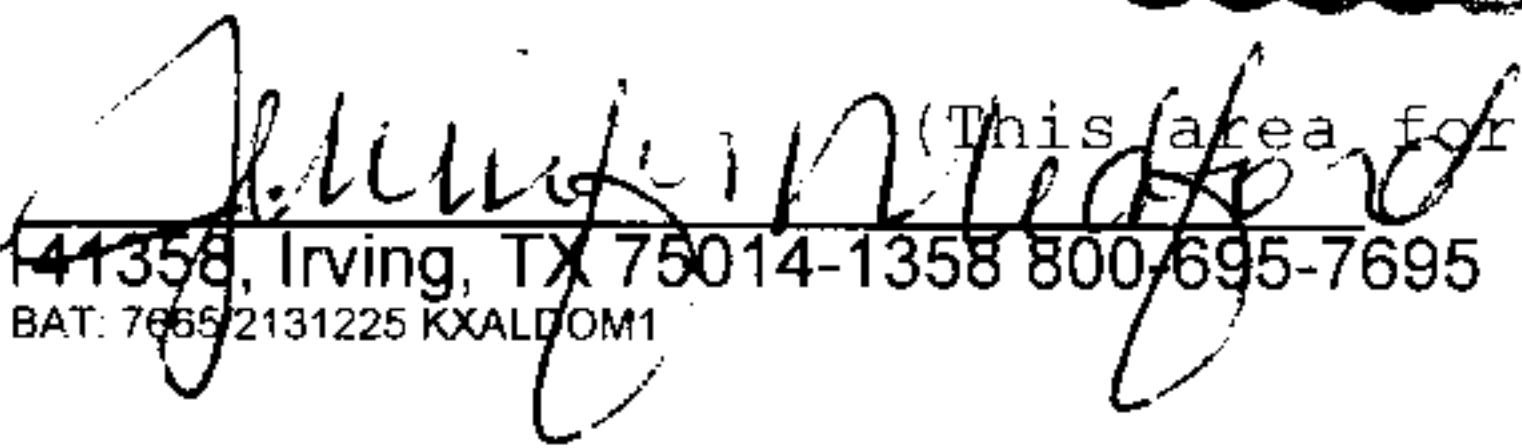
STATE OF Texas
COUNTY OF Dallas

ON 12-04-2000 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: 10/03/2003



* Document Prepared By:  (This area for notarial seal)
Jennifer Medford, PO Box 141358, Irving, TX 75014-1358 800-695-7695
LFP-20001204-0003 ALSHELBY SHELBY AL BAT: 76652131225 KXALDOM1

Inst # 2001-00248

01/04/2001-00248
09:17 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MMB 12.00