

STATE OF Alabama
TOWN/COUNTY: SHELBY
Loan No. 000022712426

PREPARED BY WM
WHEN RECORDED MAIL TO:
WENDY VAN LEEUWEN
FIRST NATIONWIDE MORTGAGE CORP
DEPT. 1020, PO BOX 9443
GAITHERSBURG, MD 20898-9989

MORTGAGE RELEASE, SATISFACTION, AND DISCHARGE

IN CONSIDERATION of the payment and full satisfaction of all indebtedness secured by that certain Mortgage described below, the undersigned, being the present legal owner of said indebtedness and thereby entitled and authorized to receive said payment, does hereby release, satisfy, and discharge said Mortgage in full and does hereby consent that the same be cancelled and discharged of record.

Borrower: ANNE V. LUGAR AND VIRGIL C. LUGAR, JR, WIFE AND HUSBAND

Beneficiary: RBMG, INC.

Date of Deed: November 9, 1999
Date Recorded: November 19, 1999

Mortgage Book: N/A, Liber: N/A, Volume: N/A
Fiche #: N/A, Page: N/A, Tct: N/A
Document: 99-47393, Folio: N/A, Pin #: N/A
Tax Id: N/A, Instrument: N/A

AS SET FORTH IN SAID MORTGAGE AND INCORPORATED BY REFERENCE HEREIN
Property Address: 430 HIDDEN VALLEY DRIVE, MONTEVALLO AL 35115

and recorded in the records of SHELBY, Alabama
IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on
December 21, 2000

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.



Inst # 2001-01522

01/16/2001-01522
11:03 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

MELISSA MCNEILL
WITNESS
MELANIE A. MOELLER
WITNESS

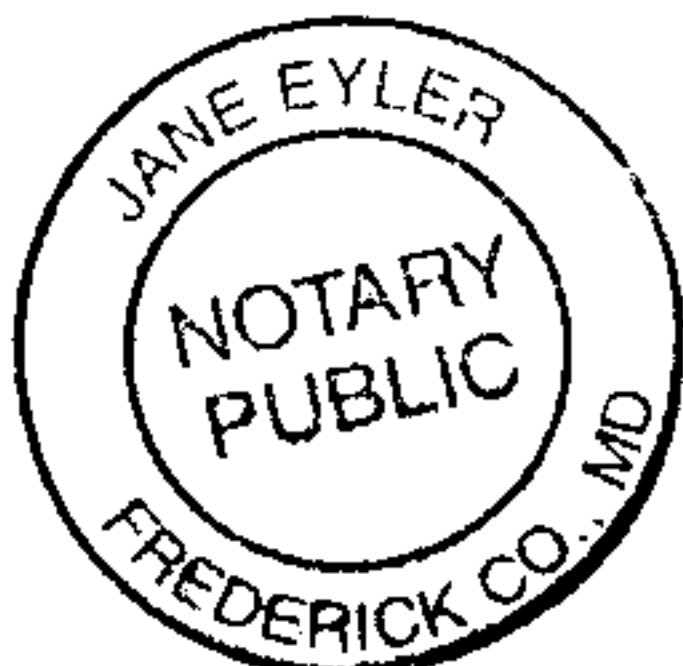
By: TERESA D. DIGGS
VICE PRESIDENT

MICHELLE R. FORD
ASSISTANT SECRETARY

STATE OF MARYLAND)
COUNTY OF FREDERICK) ss

On this December 21, 2000, before me, the undersigned, a Notary Public in said State, personally appeared TERESA D. DIGGS and MICHELLE R. FORD, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as VICE PRESIDENT and ASSISTANT SECRETARY respectively, on behalf of the above named corporation, acknowledged to me, that they, as such officers, being authorized so to do, executed the foregoing instrument for the purposes therein contained and that such Corporation executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS My hand and official seal.



JANE EYLER, NOTARY PUBLIC
COMMISSION EXPIRES: November 14, 2001