CANAGE CERT TERM

Discharge Of Mortgage

WHEREAS the indebtedness secured by the mortgage described below has been fully paid and satisfied,
Option One Mortgage Corporation as Attorney in Fact for First Franklin Financial Corporation, 3 Ada, Irvine, CA 92618
owner and holder of the debt, hereby declares that the lien of said mortgage is forever discharged and satisfied.
Original Mortgagee: FIRST FRANKLIN FINANCIAL

Original Mortgagor: JAMES HEAD

Recorded in Shelby County, Alabama, on 04/15/98 as Instrument # 1998-13374

Secy - Release & Reconveyance

DATE OF SATISFACTION: 09/19/00 Date of mortgage: 04/14/98

Palmer, Jr.

NOW THEREFORE, the recorder or clerk of said county is hereby instructed to record this instrument and to cancel, release, and discharge the mortgage in accordance with the regulations of said state and county.

Dated: 01/17/2001

By:

Option One Mortgage Corporation as Attorney in Fact for First Franklin Financial Corporation

State of California

County of Santa Clara

On 01/17/2001, before me, the undersigned, a Notary Public for said County and State, personally appeared K.E. Palmer, Jr., personally known to me to be the person that executed the foregoing instrument, and acknowledged that he is Asst. Secy. Release & Reconveyance of Option One Mortgage Corporation as Attorney in Fact for First Franklin Financial Corporation, and that he executed the foregoing instrument pursuant to a resolution of its board of directors and that such execution was done as the free act and deed of Option One, Mortgage Corporation as Attorney in Fact for First Franklin Financial Corporation.

Notary: Tim Gorman

My Commission Expires 01-11-02

Prepared by: E. N. Harrison

Peelle Management Corporation, P.O. Box 1710, Campbell, CA 95009 LN# 9885112 Investor LN# 4718599 P.I.F.: 09/19/00

FINAL RECON.m 90713 Inv: 498 1 01/17/01 04:55:43 01-117 AL Shelby SS: 6

KIM GORMAN

COMM. 1169006

NOTARY PUBLIC - CALIFORNIA

SANTA CLARA COUNTY

My Comm. Expires JAN. 11, 2002