

Recording Requested By:
Morgan Stanley Dean Witter Credit Corporation

When Recorded Return To:

YVONNE BAKER
30405 Cool Valley Highlan
VALLEY CENTER, AL 92082

Inst # 2001-04937

02/12/2001-04937
11:57 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

001 CJ1 11.00

DISCHARGE OF MORTGAGE

Morgan Stanley Dean Witter Credit Corporation #:9402390410850 "BAKER" Lender ID:/ Shelby, Alabama

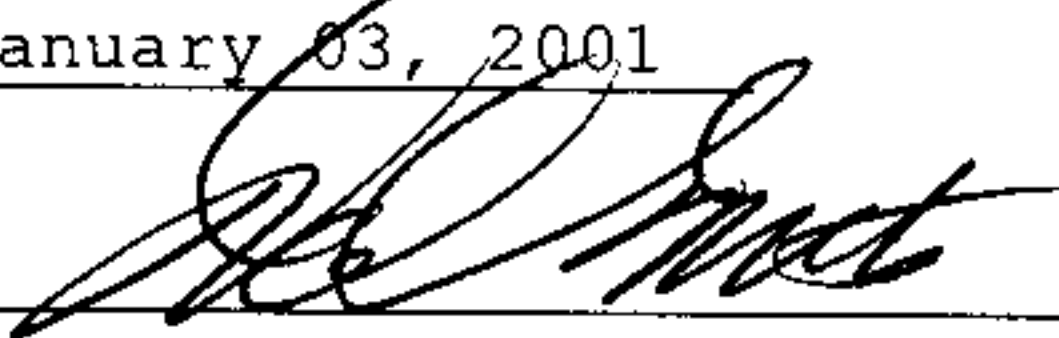
KNOW ALL MEN BY THESE PRESENTS,
That MORGAN STANLEY DEAN WITTER CREDIT CORPORATION F/K/A NOVUS FINANCIAL CORPORATION, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage dated 09/03/1998, made and executed by YVONNE M. BAKER SYDNEY A. BAKER WIFE AND HUSBAND, to secure payment of the principal sum of \$341,000.00 plus interest, originally to NOVUS FINANCIAL CORPORATION, in the County of SHELBY and the State of ALABAMA, Recorded 09/04/1998 as Instrument No. 1998-34631 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).

MORGAN STANLEY DEAN WITTER CREDIT
CORPORATION F/K/A NOVUS FINANCIAL
CORPORATION

On January 03, 2001

By: 

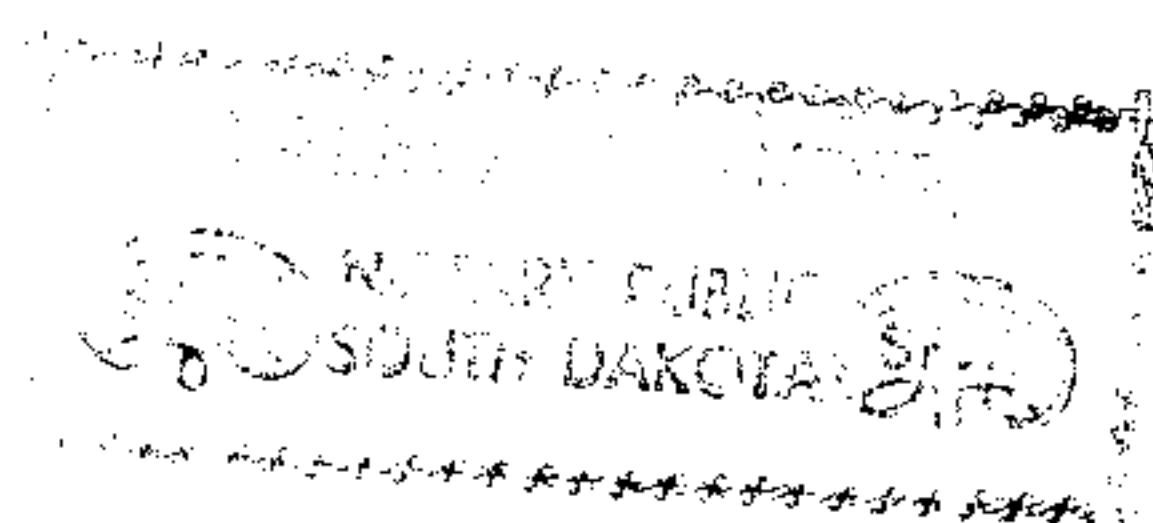
DAVID M. SMITH, ASSISTANT SECRETARY

STATE OF South Dakota
COUNTY OF Minnehaha

On January 03, 2001, before me, TRISH ALEXANDER, a Notary Public in and for the County of Minnehaha County, State of South Dakota, personally appeared David M. Smith, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.


TRISH ALEXANDER

Notary Expires: 05/21/2004



(This area for notarial seal)

* Document Prepared By: 
Lee Pfaff, MSDWCC, 4909 East 26th Street, Sioux Falls, SD 57110, 605/371-5917
CLS-20010103-0001 ALSHELBY SHELBY AL BAT: 3349/9402390410850 KXALDOM1