

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 #2139988 "MIMS" 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 10/10/1997, made and executed by BILLY R. MIMS AND SHEILA F. MIMS, HIS WIFE to secure payment of the principal sum of \$43,500.00 plus interest, originally to AMERICA'S BANC MORTGAGE CORP., in the County of SHELBY and the State of ALABAMA, Recorded 10/14/1997 as Instrument No. 1997-33421 Mortgage Book N/A, Page N/A, 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 February 01, 2001

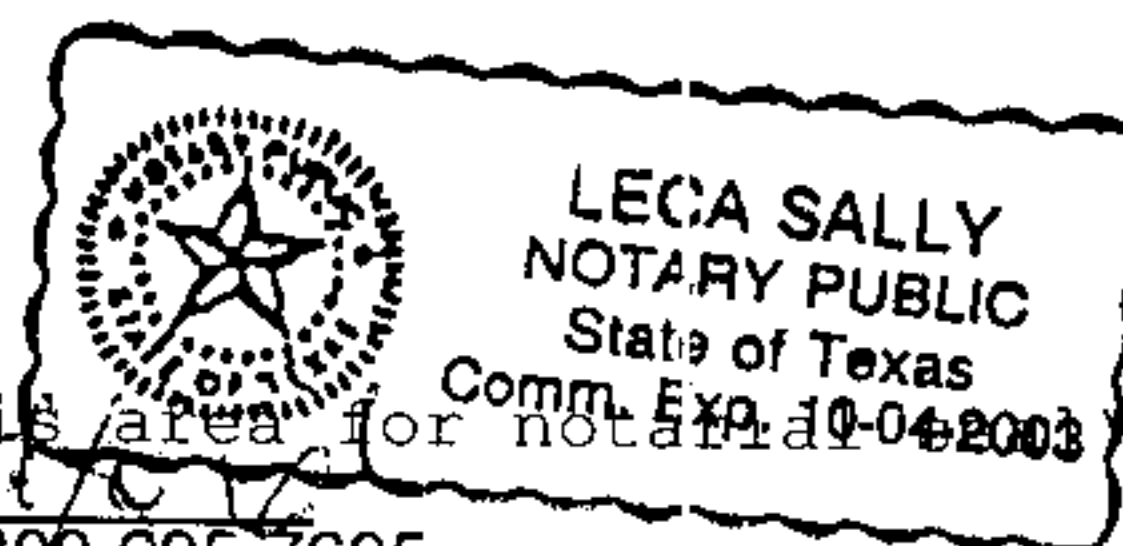
By: Leah R. Hester
LEAH R. HESTER, ASSISTANT VICE
PRESIDENT

STATE OF Texas
COUNTY OF Dallas

ON 01-01-2001, 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 LEAH R. HESTER, 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.

Lea Sally
LECA SALLY
Notary Expires: 10/03/2003



* Document Prepared By: Jennifer Medford
Jennifer Medford, PO Box 141358, Irving, TX 75014-1358 800-695-7695
BAD-20001117-0030 ALSHELBY SHELBY AL BAT: 75014/2139988 KXALDOM1

Inst # 2001-08962

03/14/2001-08962
09:59 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 DLH 11.00

Inst # 2001-08962