

Recording Requested By:
EMC Mortgage Corporation

When Recorded Return To:

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

Inst # 2001-16934

05/01/2001-16934
09:58 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 DLH 11.00

DISCHARGE OF MORTGAGE

EMC Mortgage Corporation #2157246 "NEAL" Lender ID:423/1625726 Shelby, Alabama

KNOW ALL MEN BY THESE PRESENTS,
That EMC MORTGAGE CORPORATION AS ATTORNEY-IN-FACT FOR WELLS FARGO F/K/A 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 12/16/1997, made and executed by GRETA J. NEAL, MARRIED to secure payment of the principal sum of \$35,000.00 plus interest, originally to MORTGAGE UNDERWRITERS, INC., in the County of SHELBY and the State of ALABAMA, Recorded 12/22/1997 as Instrument No. 1997-41504 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 WELLS FARGO F/K/A
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 April 20, 2001

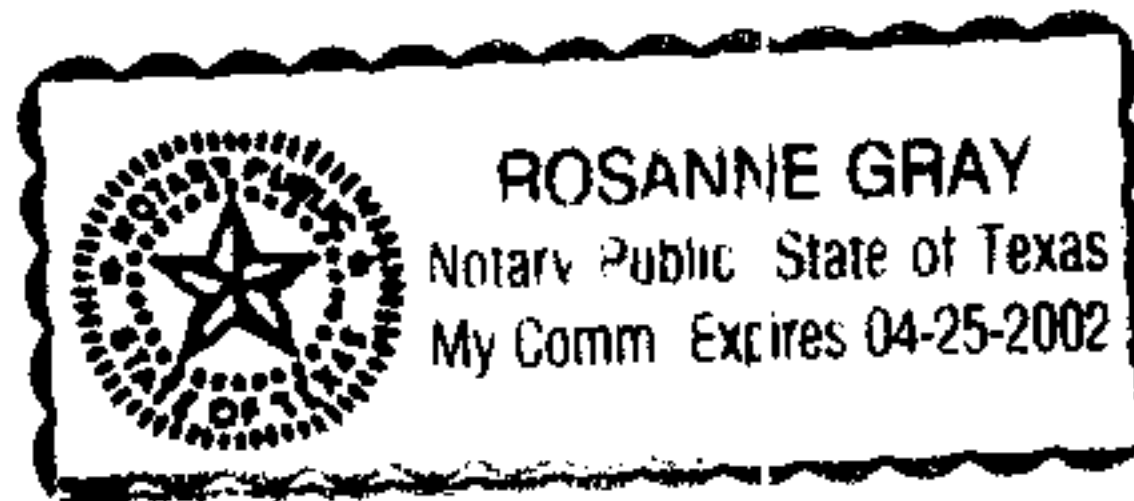
By: Leah R. Hester

LEAH R. HESTER, ASSISTANT VICE
PRESIDENT

STATE OF Texas
COUNTY OF Dallas

ON 4-20-2001 before me, Rosanne Gray, a Notary Public in and for the County of Dallas County, State of Texas, personally appeared LEAH R. HESTER, ASSISTANT VICE PRESIDENT, 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.

Rosanne Gray
ROSANNE GRAY
Notary Expires: 04/25/2002



* Document Prepared By: Jennifer Medford

Jennifer Medford, PO Box 441358, Irving, TX 75014-1358 800-695-7695
DNA-20010420-0003 ALSHELBY SHELBY AL BAT: 885/2157246 KXALDOM1

(This area for notarial seal)