

Recording Requested By:
Morgan Stanley Dean Witter Credit Corporation

When Recorded Return To:

MARGARET STEM
1001 7TH AV
JACKSONVILLE, AL 362651351

Inst # 2001-51244

DISCHARGE OF MORTGAGE

Morgan Stanley Dean Witter Credit Corporation #:9402390422420 "STEM" Lender ID:/ SHELBY, Alabama

KNOW ALL MEN BY THESE PRESENTS,
That WASHINGTON MUTUAL BANK, FA, SUCCESSOR BY MERGER TO BANK UNITED, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage dated 07/07/2000, made and executed by MARGARET B STEM, to secure payment of the principal sum of \$168,500.00 plus interest, originally to MORGAN STANLEY DEAN WITTER CREDIT CORPORATION, in the County of SHELBY and the State of ALABAMA, Recorded 07/11/2000 as Instrument No. Mortgage Book 2000, Page 23151, 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).

WASHINGTON MUTUAL BANK, FA, SUCCESSOR BY
MERGER TO BANK UNITED

On NOV 14 2001 (DATE)

By: Dixie Medeiros
Dixie Medeiros Authorized Officer

WASHINGTON MUTUAL BANK, FA
is a federal association, a corporate seal
is not required by any law or regulation.
For securities transactions, the signature
can be guaranteed under the rules of the
Securities Transfer Agents Medallion
Program.

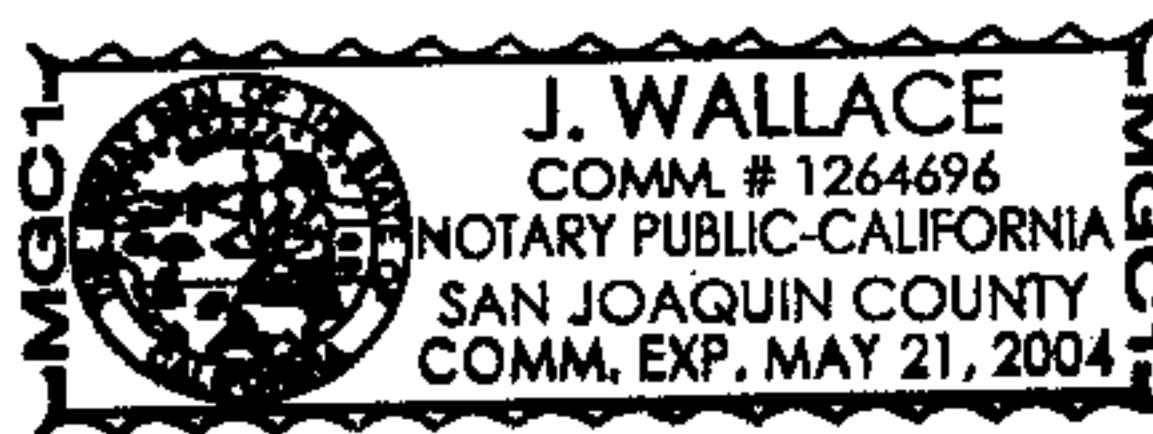
STATE OF California

COUNTY OF San Joaquin

On NOV 14 2001 before me, J. Wallace, a Notary
Public in and for San Joaquin County, in the State
of California, personally appeared
Dixie Medeiros Authorized Officer, 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.

WITNESS my hand and official seal,

J. Wallace
Notary Expires: 5/21/04
J. Wallace



* Document Prepared By: Lee Pfaff (This area for notarial seal)
Lee Pfaff, MSDWCC, 4909 East 26th Street, Sioux Falls, SD 57110, 605/371-5917
BLK-20011106-0014 ALSHELBY SHELBY AL BAT: 4935/9402390422420 KXALDOM1

Inst # 2001-51244

11/27/2001-51244
04:24 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MEL 11.00