

Recording Requested By:
Cenlar Federal Savings Bank

When Recorded Return To:

Cenlar Federal Savings Bank
P. O. Box 77414
Trenton, NJ 08628-

DISCHARGE OF MORTGAGE

Cenlar Federal Savings Bank #:1000056166 "O'gara" Lender ID:Q41/ Shelby, Alabama

MERS #: 1000381-1000056166-3 VRU #: 888-679-6377

KNOW ALL MEN BY THESE PRESENTS,
That MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR HUTSON/ELROD MORTGAGE CORPORATION, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage dated 11/15/2000, made and executed by DANIEL P.O'GARA & KIMBERLY A. O'GARA, to secure payment of the principal sum of \$167,000.00 plus interest, originally to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR HUTSON/ELROD MORTGAGE CORPORATION, in the County of SHELBY and the State of ALABAMA, Recorded 11/22/2000 as Instrument No. 2000-40478 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).

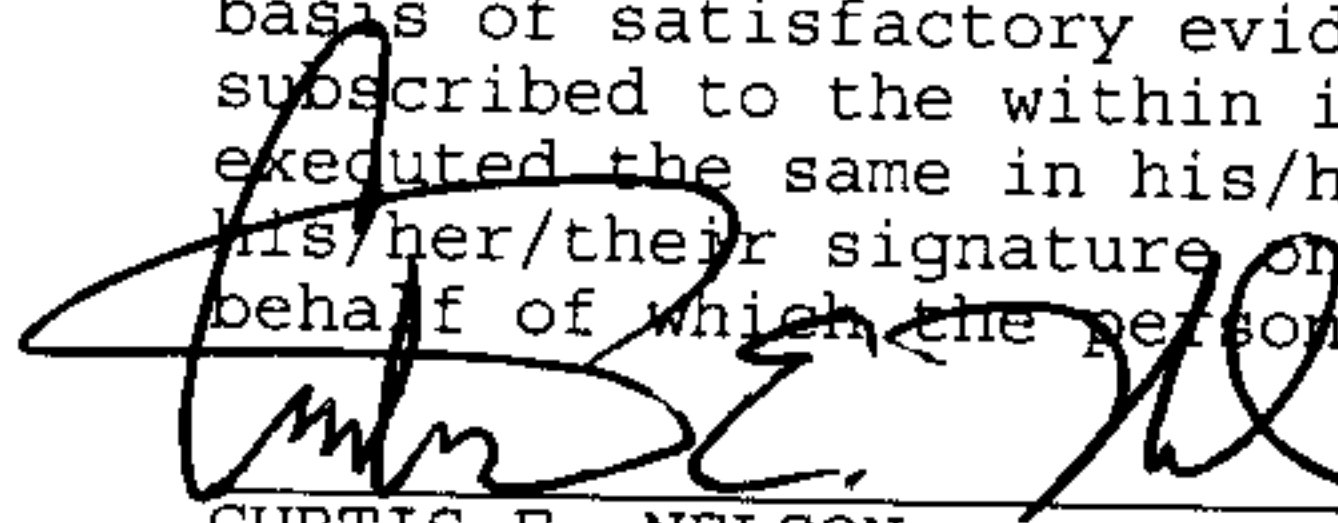
Mortgage Electronic Registration Systems,
Inc. as nominee for Hutson/Elrod Mortgage
Corporation

On December 21, 2001

By: 
JOANNE MCGRATH, 2ND VICE PRESIDENT

STATE OF New Jersey
COUNTY OF Mercer

ON December 21, 2001, before me, CURTIS E. NELSON, a Notary Public in and for the County of Mercer County, State of New Jersey, personally appeared Joanne McGrath, 2nd 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.


CURTIS E. NELSON
Notary Expires: 06/14/2005

* Document Prepared By: Thomas King

Hallie Richards, Cenlar FSB, 425 Phillips Blvd, Trenton, NJ 08616 (609) 883-3900
TJK-20011220-0006 ALSHELBY SHELBY AL BAT: 302069/1000056166 KXA DOM1

Inst. # 2002-00272

01/02/2002-00272
02:58 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MEL 11.00