

Recording Requested By:
Morgan Stanley Dean Witter Credit Corporation

When Recorded Return To:

JOHN TAYLOR
1091 GREYMOOR RD
BIRMINGHAM, AL 352447211

Inst # 2002-01234

01/08/2002-01234
10:26 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
001 CH 11.00

DISCHARGE OF MORTGAGE

Morgan Stanley Dean Witter Credit Corporation #:9402390456123 "TAYLOR" Lender ID:/ SHELBY, Alabama

KNOW ALL MEN BY THESE PRESENTS,
That MORGAN STANLEY DEAN WITTER CREDIT CORPORATION, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage dated 05/25/2001, made and executed by JOHN F TAYLOR, MERRY S TAYLOR HUSBAND AND WIFE to secure payment of the principal sum of \$218,700.00 plus interest, originally to MORGAN STANLEY DEAN WITTER CREDIT CORPORATION, in the County of SHELBY and the State of ALABAMA, Recorded 06/22/2001 as Instrument No. 2001-25819 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

On December 20, 2001

By:

DEBORAH S. RICHARDS, VICE PRESIDENT

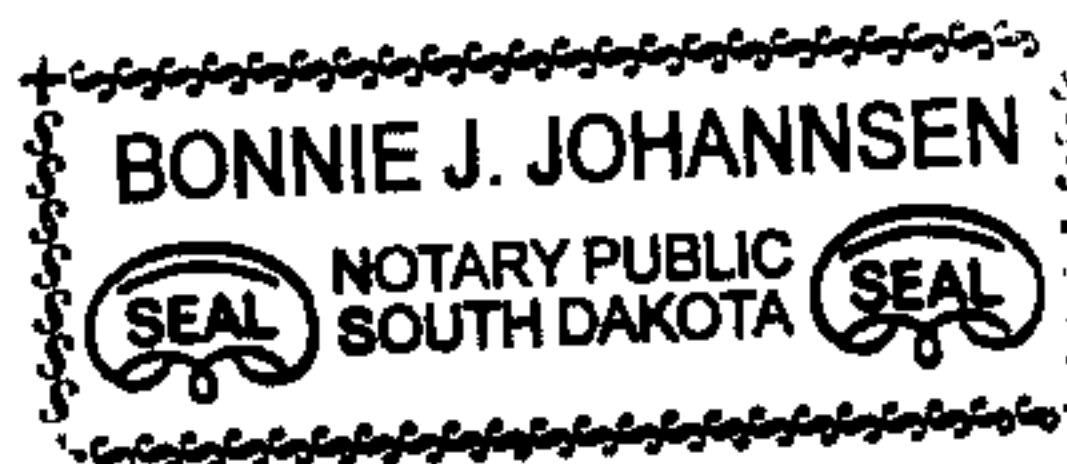
STATE OF South Dakota
COUNTY OF Minnehaha

On December 20, 2001, before me, BONNIE J. JOHANNSEN, a Notary Public in and for Minnehaha County, in the State of South Dakota, do hereby certify that DEBORAH S. RICHARDS, VICE PRESIDENT, who is/are signed to the foregoing document and who is/are known to me, acknowledged before me on this day, that being informed of the contents of said instrument, he/she/they as such officer(s) and with full authority, executed the same voluntarily for and as the act of said corporation, on the day the same bears date..

WITNESS my hand and official seal,

Bonnie J. Johannsen
BONNIE J. JOHANNSEN

Notary Expires: 11/16/2004



* Document Prepared By:

Lee Pfaff, MSDWCC, 4909 East 26th Street, Sioux Falls, SD 57110, 605/371-5917

BLK-20011220-0050 ALSHELBY SHELBY AL BAT: 5139/9402390456123 KXALDOM1

(This area for notarial seal)