Prepared by: VEERESH. P
OCWEN FEDERAL BANK FSB

The Forum, Suite 105

1665 Palm Beach Lakes Blvd. West Palm Beach, FL 33401 Loan Number: 30218382 0115

When recorded mail to:

Optima is.com 1920 Main St. Suite 450 Irvine, CA 92614 OFBRP

STATE OF ALABAMA
SATISFACTION OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS, that MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., holder of a certain mortgage, whose parties, dates and recording information are below, does hereby acknowledge that it has received full payment and satisfaction of the same and in consideration thereof, does hereby cancel and discharge said mortgage.

ORIGINAL MORTGAGOR: JOHN BAXTER AND LYNN T. BAXTER MARRIED

ORIGINAL MORTGAGEE: MORCAP, INC

DATED:

AUGUST 28TH, 1998

RECORDED:

SEPTEMBER 21ST, 1998

DOC/INSTRUMENT:

1998-36741

PROPERTY ADDRESS:

1506 CAHABA RIVER ESTATES, HOOVER, ALABAMA

COUNTY:

SHELBY, ALABAMA

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

IN WITNESS WHEREOF, Christopher Kennedy, Vice President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., has duly executed the foregoing instrument on January 3, 2002.

WITNESSES BY:

NANCY ELLER

CHEBAL HABBY

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Name: Christopher Kennedy

Title: Vice President

STATE OF FLORIDA, COUNTY OF PALM BEACH

I, the undersigned Notary Public, in and for said County and State, hereby certify that Christopher Kennedy, Vice President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., whose name is signed to the foregoing release and cancellation; and who is known to me, that being informed of the contents of said instrument, executed the same voluntarily, on the day the same bears date. Given under my hand and seal on January 3, 2002.

NOTARY PUBLIC

Tammy M Bell

My Commission DD057126

Expires September 16 2005

Inst # 2002-02478

O1/15/2002-02478
O9:21 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 NEL 14.00

Loan Number: 30218382 0115

EXHIBIT "A"

A portion off the Northern side of Lot 20 according to map and survey of Cahaba River Estates, as recorded in Map Book 3, Page 11 in Probate Office of Shelby County, Alabama, more particularly described as follows: Commence at the SE corner of the SW 1/4 of NW 1/4 of Section 26. Township 19 South, Range 3 West and run North along East boundary line of said Lot 20, for a distance of 175 feet for point of beginning; thence turn an angle to left of 89 deg. 20 min. 45 sec. and run West along a line which is 175 feet North of and parallel with the South boundary line of said 1/4-1/4 Section for a distance of 250 feet to the West boundary of said Lot 20; thence to the right and run North along West boundary line of said Lot 20 for a distance of 305.0 feet to the MN corner of said Lot; thence to the right and run Easterly along the Southern line of a road shown on said recorded map for 100 feet; thence to the left and continue along said road line for 165 feet to the NK corner of Lot 20; thence to the right and run South along the East boundary line of said lot for a distance of 345 feet to point of beginning, subject to an easement for road purposes across the East 10 feet of above described property, which essement is described in Deed Book 145, Page 364. Minerals and mining rights excepted.

Inst # 2002-02478

O1/15/2002-02478
O9:21 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
14.00