

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 #:1000581593 "Chandler" Lender ID:F73/ Shelby, Alabama

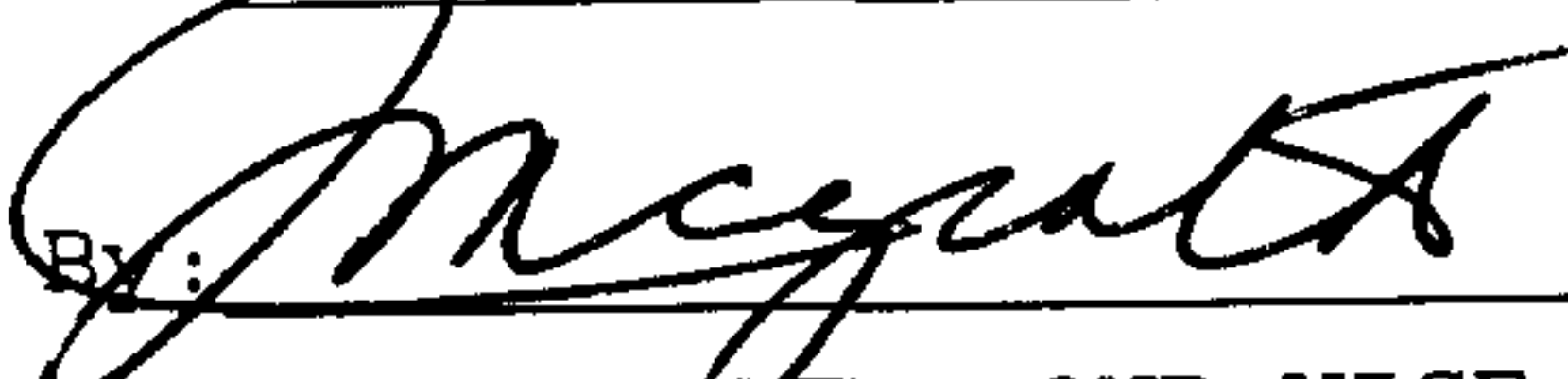
MERS #: 1000381-1000581593-2 VRU #: 888-679-6377

KNOW ALL MEN BY THESE PRESENTS,
That MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INC. AS NOMINEE FOR THE BANK,
hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain
Mortgage dated 01/24/2002, made and executed by JENNIFER K. CHANDLER, to secure
payment of the principal sum of \$137,500.00 plus interest, originally to
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR THE BANK, in the
County of SHELBY and the State of ALABAMA, Recorded 02/07/2002 as Instrument No.
2002-06470 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.

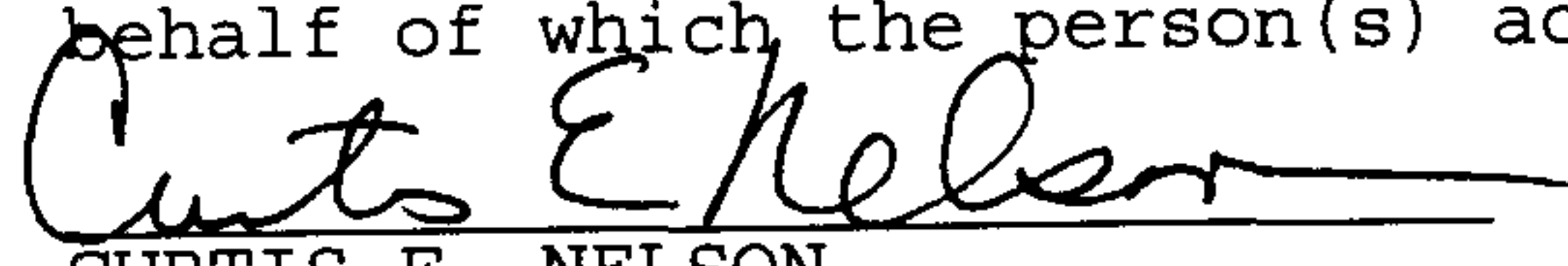
IN WITNESS WHEREOF, the said Mortgagee has set his hand and has caused these
presents to be signed by its duly authorized officer(s).

Mortgage Electronic Registration System,
Inc. as nominee for The Bank
On June 28, 2002

By: 
JOANNE MCGRATH, 2ND VICE PRESIDENT

STATE OF New Jersey
COUNTY OF Mercer

ON June 28, 2002, 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

(This area for notarial seal)

* Document Prepared By:
Hallie Richards, Cenlar FSB, 425 Phillips Blvd, Trenton, NJ 06816 (609) 883-3900
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