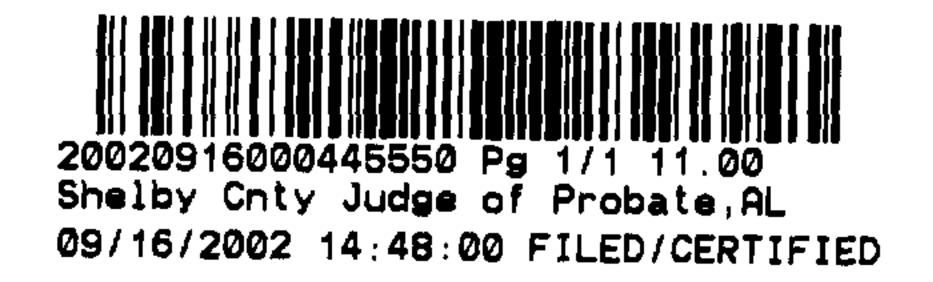
Recording Requested By: American Release Corporation

When Recorded Return To:

ARC
PO Box 458
95 Kimberling City Ctr Ln
Kimberling City, MO 65686-0458



DISCHARGE OF MORTGAGE

WAMU-VH #:6160954662 "Mcgaughy" Lender ID:207/732336074 Shelby, Alabama

KNOW ALL MEN BY THESE PRESENTS,

That CITIZENS MORTGAGE CORPORATION BY WASHINGTON MUTUAL BANK FA, S/B/M BANK UNITED, A FEDERAL SAVINGS BANK, ITS ATTORNEY-IN-FACT, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage dated 03/28/1995, made and executed by HOWARD J MCGAUGHY A SINGLE PERSON, to secure payment of the principal sum of \$88,400.00 plus interest, originally to BANK OF ALABAMA, in the County of SHELBY and the State of ALABAMA, Recorded 04/03/1995 as Instrument No. 1995-08328 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).

Citizens Mortgage Corporation by Washington Mutual Bank FA, S/B/M Bank United, a Federal Savings Bank, its Attorney-in-Fact On August 27, 2002

KAREN SPAINHOUR, ASST. VICE

PRESIDENT

STATE OF Missouri COUNTY OF Stone

ON August 27, 2002, before me, MELANIE BEST, a Notary Public in and for the County of Stone County, State of Missouri, personally appeared Karen Spainhour, Asst. 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.

1/////

Notary Expires: 03/22/2005

Notary Public - Notary Seal STATE OF MISSOURI Stone County My Commission Expires Mar. 22, 2005

APhis alea for notarial seal)