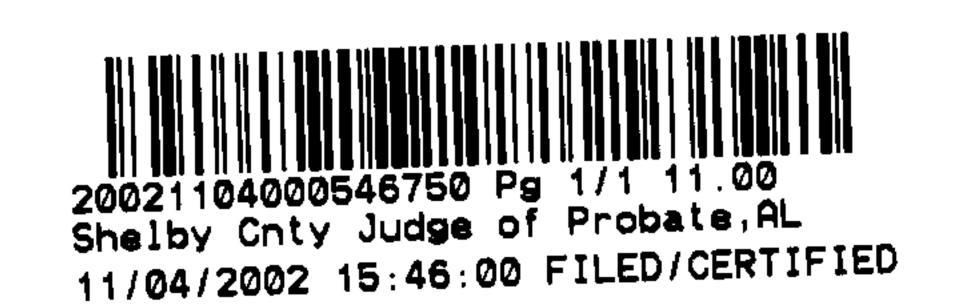
Recording Requested By: Regions Mortgage, Inc.

When Recorded Return To:

Regions Mortgage, Inc. P.O. Box 669 Montgomery, AL 36177-9469



DISCHARGE OF MORTGAGE

Regions Mortgage, Inc. #:005769542 "Guraya" Lender ID:1674064427/ Shelby, Alabama

01/117: 11.00

Received Date: 10/11/02

KNOW ALL MEN BY THESE PRESENTS, That REGIONS MORTGAGE, INC., hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage dated 01/14/2000, made and executed by GURMEET S. GURAYA JOINED BY MONA GURAYA HUSBAND AND WIFE, to secure payment of the principal sum of \$208,000.00 plus interest, originally to REGIONS MORTGAGE, INC., in the County of SHELBY and the State of ALABAMA, Recorded 01/19/2000 as Instrument No. 2000-02003 Mortgage Book NA, Page NA, 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).

REGIONS MORTGAGE, Inc. On October 30, 2002

WILLIE MARTIN-BERRY, PAID IN FULL

SUPERVISOR

STATE OF Alabama COUNTY OF Elmore

ON 1013010, before me, Sheila D. Glaze, a Notary Public in and for the County of Elmork, State of Alabama, personally appeared WILLIE MARTIN-BERRY, PAID IN FULL SUPERVISOR, 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.

WITNESS my hand and official seal,

Notary Expires: 10/22/2005

(This area for notarial seal)
Prepared By: SHEILA GLAZE 605 S. Perry St. Montgomery, Al. 36104 1-800-392-5669
CLF-20021030-0080 ALSHELB SHELBY AL BAT: 916559/005769542 KXALDOM1