

WHEN RECORDED RETURN TO:

DAVE M GARDNER

Prepared By:
GMAC Mortgage Corporation
Attn: Lien Release Group
3451 Hammond Avenue
Waterloo, IA 50702
(319) 236-5400

727 CLAIBORNE STREET
HELENA, AL 35080

Loan No. 652504952

FULL SATISFACTION
OF RECORDED LIEN

STATE OF ALABAMA
COUNTY OF SHELBY

Know All Men By These Presents, That, the undersigned **Mortgage Electronic Registration Systems, Inc. ("MERS")**, (solely as nominee for Lender, **GMAC Mortgage Corporation DBA DiTech.com**) , acknowledges full payment of the indebtedness secured by that certain Real Property Mortgage executed by **DAVE M. GARDNER AND DEIDRE M. GARDNER**, which said mortgage was recorded in the office of the Judge of Probate Court of **SHELBY** County, ALABAMA, on **May 22, 2001**, as Instrument No. **2001-20688** in Book ---, Page ---, Certificate ---, and the undersigned does further hereby release and satisfy said mortgage.

Executed on: **February 12, 2003**.

By **Mortgage Electronic Registration Systems, Inc. ("MERS")**, (solely as nominee for Lender, **GMAC Mortgage Corporation DBA DiTech.com**)

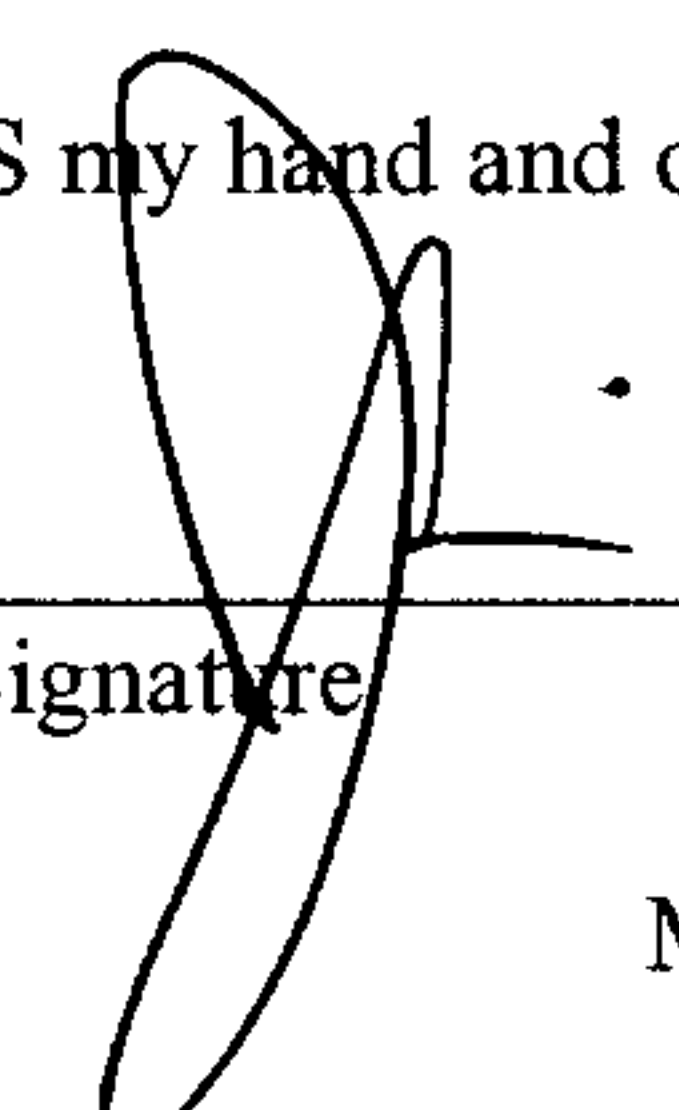


Roberta Pettengill, Assistant Secretary

STATE OF IOWA
County of Black Hawk

On **February 12, 2003**, before me, J. Simon, personally appeared **Roberta Pettengill, Assistant Secretary**, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or entity upon behalf of which the person acted, executed this instrument.

WITNESS my hand and official seal



Notary's Signature
J. Simon
2003-02-11

J. SIMON
NOTARIAL SEAL - STATE OF IOWA
COMMISSION NUMBER 712043
MY COMMISSION EXPIRES AUG. 16, 2004

(Notary's Seal)

8/16/2004
MIN: 100037506525049525 MERS Telephone: 1-888-679-6377