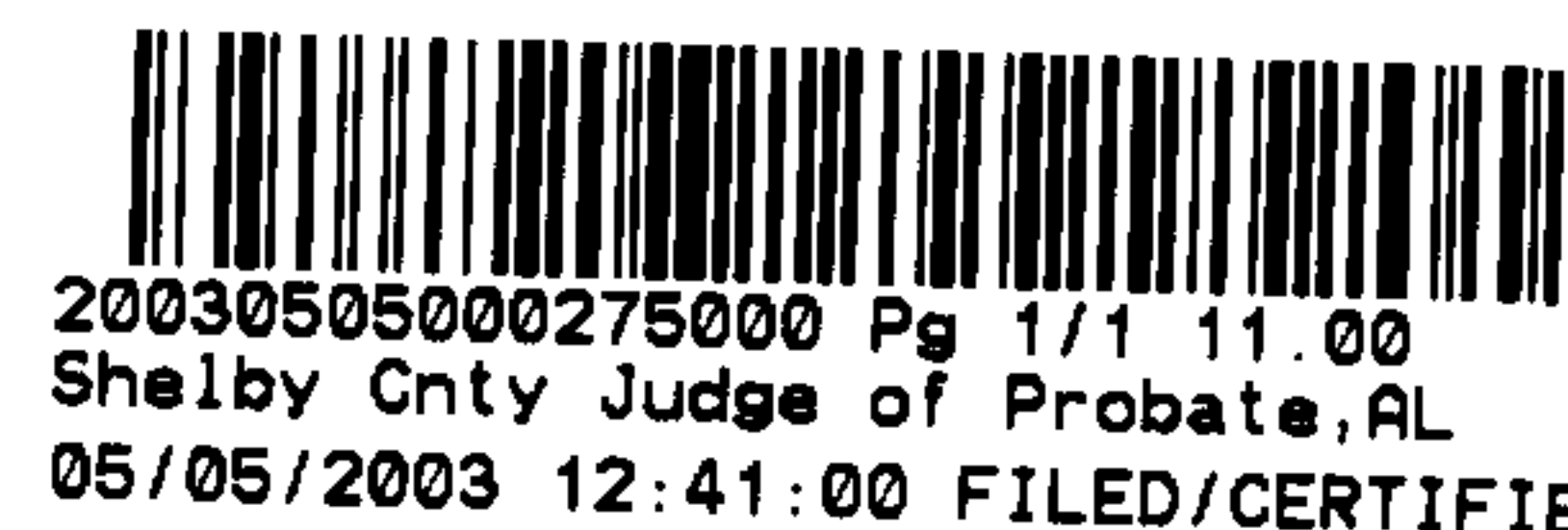


**SATISFACTION OF MORTGAGE  
HUD CLAIM NUMBER 780276546**



KNOW ALL MEN BY THESE PRESENTS, THAT,

I, LESTER J. WEST, DIRECTOR, ALBANY FINANCIAL OPERATIONS CENTER as duly authorized representative of the Secretary of Housing and Urban Development, of Washington, D.C., do hereby certify that a certain mortgage, more particularly described hereinbelow, is, together with the debt thereby secured canceled and satisfied and I do hereby discharge the same and request and consent that it be satisfied of record. The aforesaid mortgage being described as follows:

DATE: September 13, 1999

MORTGAGOR: James R. Pennington and Sandra T. Pennington

MORTGAGEE: Better Homes Services, Inc

RECORDED: In the Office of the Clerk of Shelby County, State of Alabama on October 6, 1999, as Instrument #1999-41615.

ASSIGNMENT: Said Mortgage was assigned by Better Homes Services, Inc. unto Norwest Home Improvement, Inc. by assignment dated September 20, 1999 and recorded in the aforesaid Office on October 6, 1999, as Instrument #1999-41616.

ASSIGNMENT: Said Mortgage was assigned by Norwest Home Improvement, Inc. unto the United States of America pursuant to the provisions of Title I of National Housing Act, as amended, by an Assignment dated October 3, 2000.

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