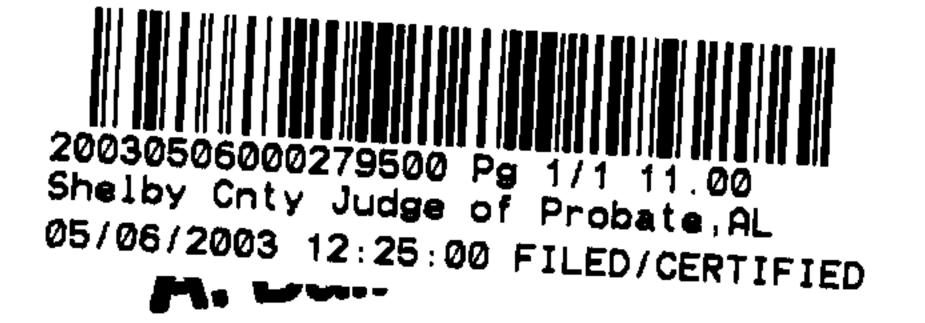
WHEN RECORDED RETURN TO:

EILEEN JOINER



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

101 SUGAR DRIVE PELHAM, AL 35124

Loan No. 413229840

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, Homecomings Financial Network, Inc.), acknowledges full payment of the indebtedness secured by that certain Real Property Mortgage executed by EILEEN JOINER, which said mortgage was recorded in the office of the Judge of Probate Court of SHELBY County, ALABAMA, on November 30, 2001, as Instrument No. 2001-52003 in Book ---, Page ---, Certificate ---, and the undersigned does further hereby release and satisfy said mortgage.

Executed on: April 29, 2003.

By Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, Homecomings Financial Network, Inc.)

Roberta Pettengill, Assistant Secretary

STATE OF IOWA
County of Black Hawk

On April 29, 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

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

(Notary's Seal)

Notary's Signature

J. Simon

2003-04-03

8/16/2004

MIN: 100062604132298409

MERS Telephone: 1-888-679-6377