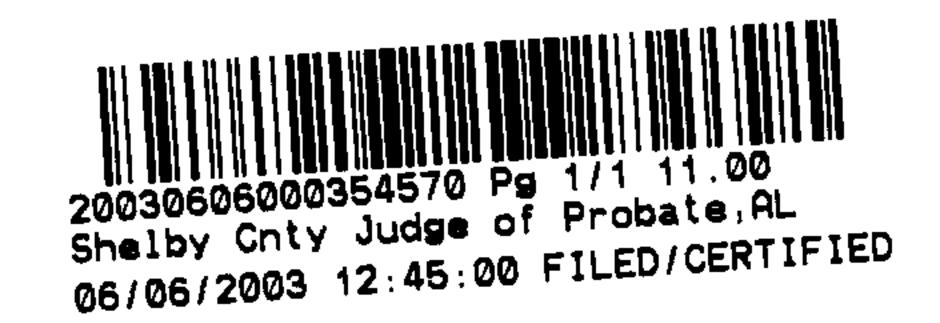
Recording Requested By: Cenlar Federal Savings Bank

When Recorded Return To:

Mark Karagas 292 Kings Crest La Pelham, AL 35124



DISCHARGE OF MORTGAGE

Cenlar Federal Savings Bank #:0012257267 "Karagas" ID:Q14/ Shelby, AL

KNOW ALL MEN BY THESE PRESENTS,
That RESIDENTIAL FUNDING CORPORATION, hereinafter referred to as the Mortgagee,
DOES HEREBY CERTIFY, that a certain Mortgage dated 02/06/2002, made and executed
by MARK A. KARAGAS AND CRISTY L. KARAGAS, to secure payment of the principal sum
of \$625,000.00 plus interest, originally to AMSOUTH BANK, in the County of
SHELBY and the State of ALABAMA, Recorded 02/12/2002 as Instrument No.
2002-07354 Mortgage Book 2002, Page 07354, 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).

Residential Funding Corporation

DONNA J. LYNCH, SECOND VICE

May 30, 2003 ^

PRESIDENT

STATE OF New Jersey COUNTY OF Mercer

ON May 30, 2003, before me, Barbara Johnson, a Notary Public in and for the County of Mercer County, State of New Jersey, personally appeared Donna J. Lynch, Second 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.

BARBARA JOHNSON

Notary Expires: 12/13/2004

(This area for notarial seal)

Prepared By: Hallie Richards, Cenlar FSB, 425 Phillips Blvd, Trenton, NJ 08618 (609) 883-3900

DJL-20030530-0046 ALSHELB SHELBY AL BAT: 303059/0012257267 KXALDOM1