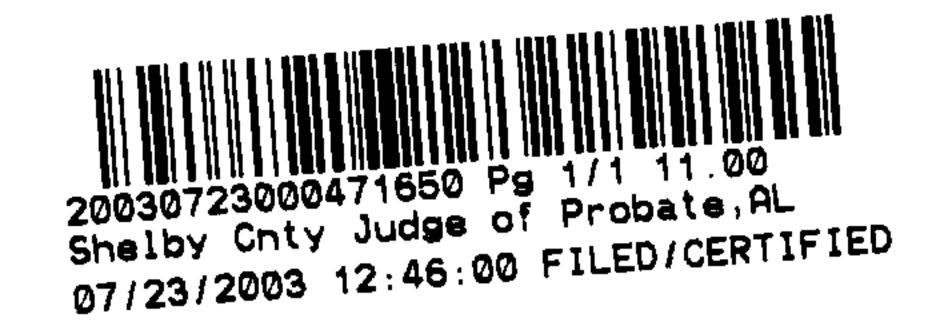
Recording Requested By: NEW SOUTH FEDERAL SAVINGS BANK

When Recorded Return To:

NEW SOUTH FEDERAL SAVINGS BANK 210 AUTOMATION WAY Birmingham, AL 35210-



DISCHARGE OF MORTGAGE

New South Federal Savings Bank #:0403886 "GANDY" ID:H50/ Shelby, AL

KNOW ALL MEN BY THESE PRESENTS,
That ALABAMA HOUSING FINANCE AUTHORITY, hereinafter referred to as the
Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage dated 06/27/2002, made
and executed by KELLYANNE GANDY A SINGLE WOMAN, to secure payment of the
principal sum of \$5,000.00 plus interest, originally to NEW SOUTH FEDERAL
SAVINGS BANK, in the County of SHELBY and the State of ALABAMA, Recorded
07/03/2002 as Instrument No. 20020703000310310 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).

Alabama Housing Finance Authority On July 02, 2003

By: MICHAEL KING, SINGLE FAMILY

STATE OF Alabama COUNTY OF Montgomery

ADMINISTRATOR

I, JUDITH K. RAY, a Notary Public in and for Montgomery County, in the State of Alabama, do hereby certify that Michael J. King, Single Family Administrator, who is/are signed to the foregoing document and who is/are known to me, acknowledged before me on this day, that being informed of the contents of said instrument, he/she/they as such officer(s) and with full authority, executed the same voluntarily for and as the act of said corporation, on the day the same bears date..

WITNESS my hand and official seal,

Notary Expires: 04/07/2005

(This area for notarial seal)

Prepared By: TAMMY CROCKER, 210 AUTOMATION WAY BIRMINGHAM AL 35210 (205)951-4000

EJP-20030702-0003 ALSHELB SHELBY AL BAT: 7235/0403886 KXALDOM1