

WHEN RECORDED RETURN TO:

MICHAEL S RATLEY

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

312 HIDDEN CREEK TRAIL
PELHAM, AL 35124

Loan No. 354506859

FULL SATISFACTION
OF RECORDED LIEN

STATE OF ALABAMA
COUNTY OF SHELBY

Know All Men By These Presents, That, the undersigned **GMAC Mortgage Corporation**, acknowledges full payment of the indebtedness secured by that certain Real Property Mortgage executed by **MICHAEL SHANE RATLEY AND KATHRYN B RATLEY**, which said mortgage was recorded in the office of the Judge of Probate Court of **SHELBY** County, ALABAMA, on **July 23, 2002**, as Instrument No. **20020723000341840** Book ---, Page ---, Certificate ---, and the undersigned does further hereby release and satisfy said mortgage.

Executed on: **August 7, 2003**.

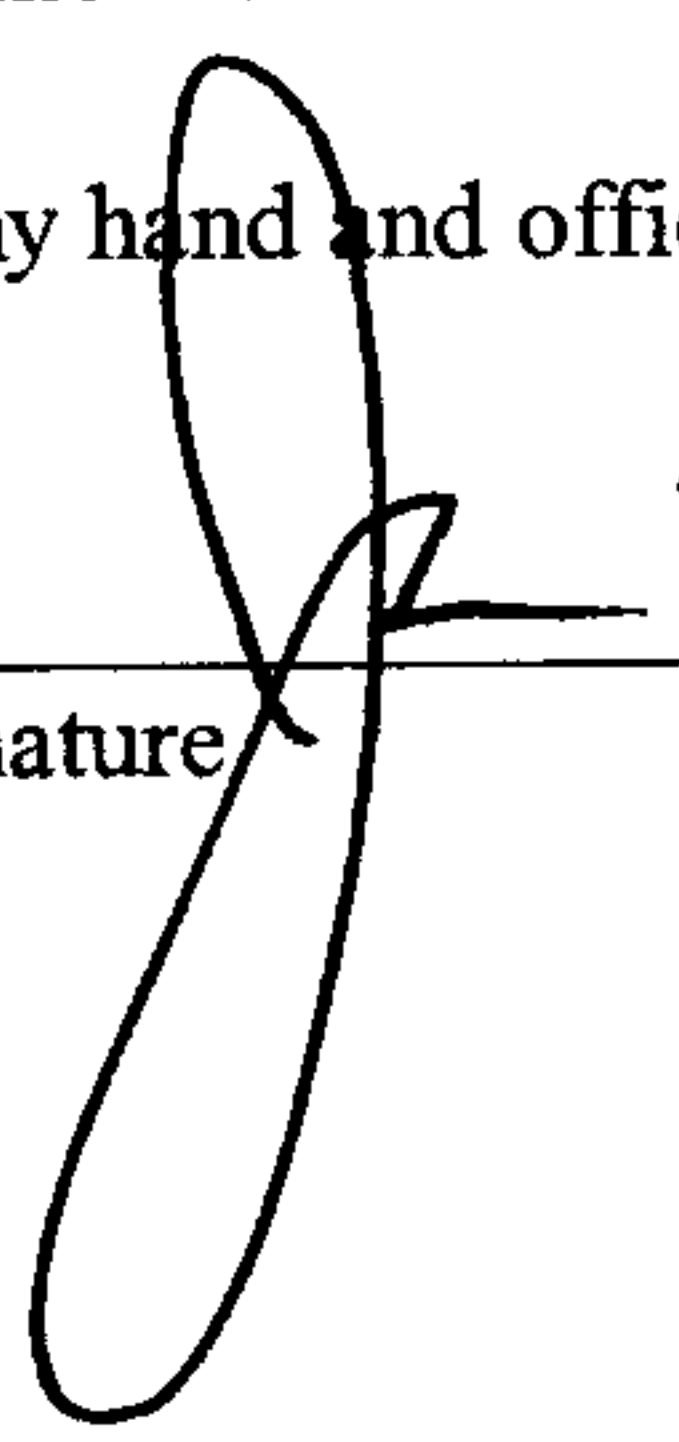
By **GMAC Mortgage Corporation**


Vickie Ingamells, Limited Signing Officer

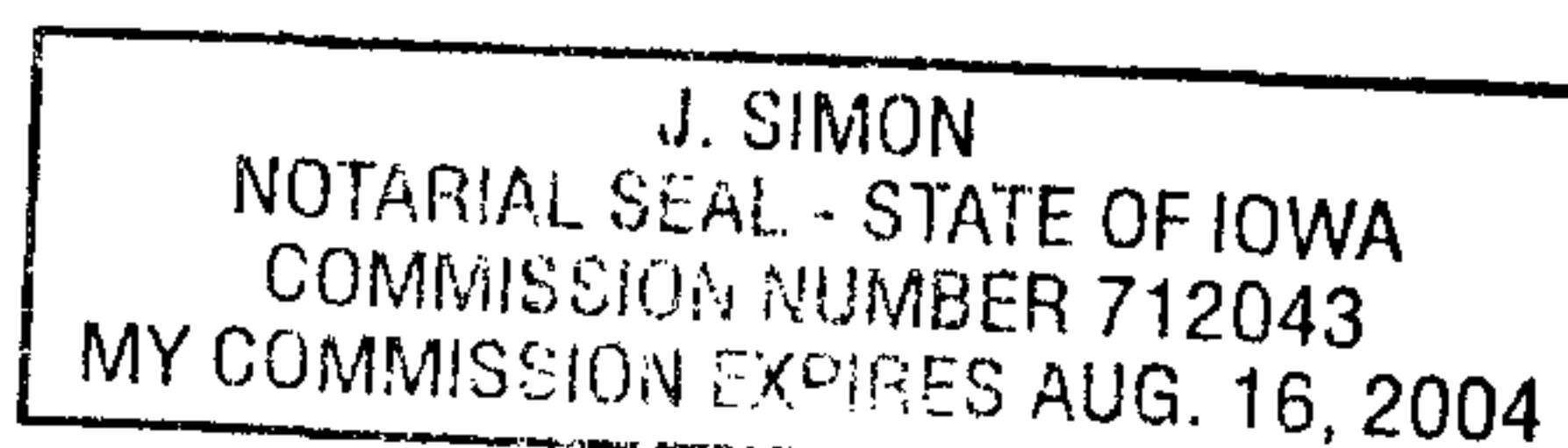
STATE OF IOWA
County of Black Hawk

On **August 7, 2003**, before me, J. Simon, personally appeared **Vickie Ingamells, Limited Signing Officer**, 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
2003-05-30

8/16/2004



(Notary's Seal)