

WHEN RECORDED RETURN TO:

JOSEPH T RITCHEY

LEEANNE KRAMER

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

314 STAR TREK DRIVE PELHAM, AL 35124

Loan No. 354502429

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 JOSEPH T RITCHEY AND ANN M RITCHEY, which said mortgage was recorded in the office of the Judge of Probate Court of SHELBY County, ALABAMA, on December 17, 2001, as Instrument No. 2001-55199 in Book ---, Page ---, Certificate ---, and the undersigned does further hereby release and satisfy said mortgage.

Executed on: August 27, 2003.

By CMAC Mortgage Corporation

Roberta Pettengill, Limited Signing Officer

STATE OF IOWA
County of Black Hawk

On August 27, 2003, before me, J. Simon, personally appeared Roberta Pettengill, 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

8/16/2004

Notary's Signature J. Simon

2003-07-28

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

(Notary's Seal)