

Recording Requested By:
Morgan Stanley Dean Witter Credit Corp.

20030911000612000 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
09/11/2003 11:29:00 FILED/CERTIFIED

When Recorded Return To:

JOHN GERBER
4552 EAGLE POINT DR
BIRMINGHAM, AL 352426906

DISCHARGE OF MORTGAGE

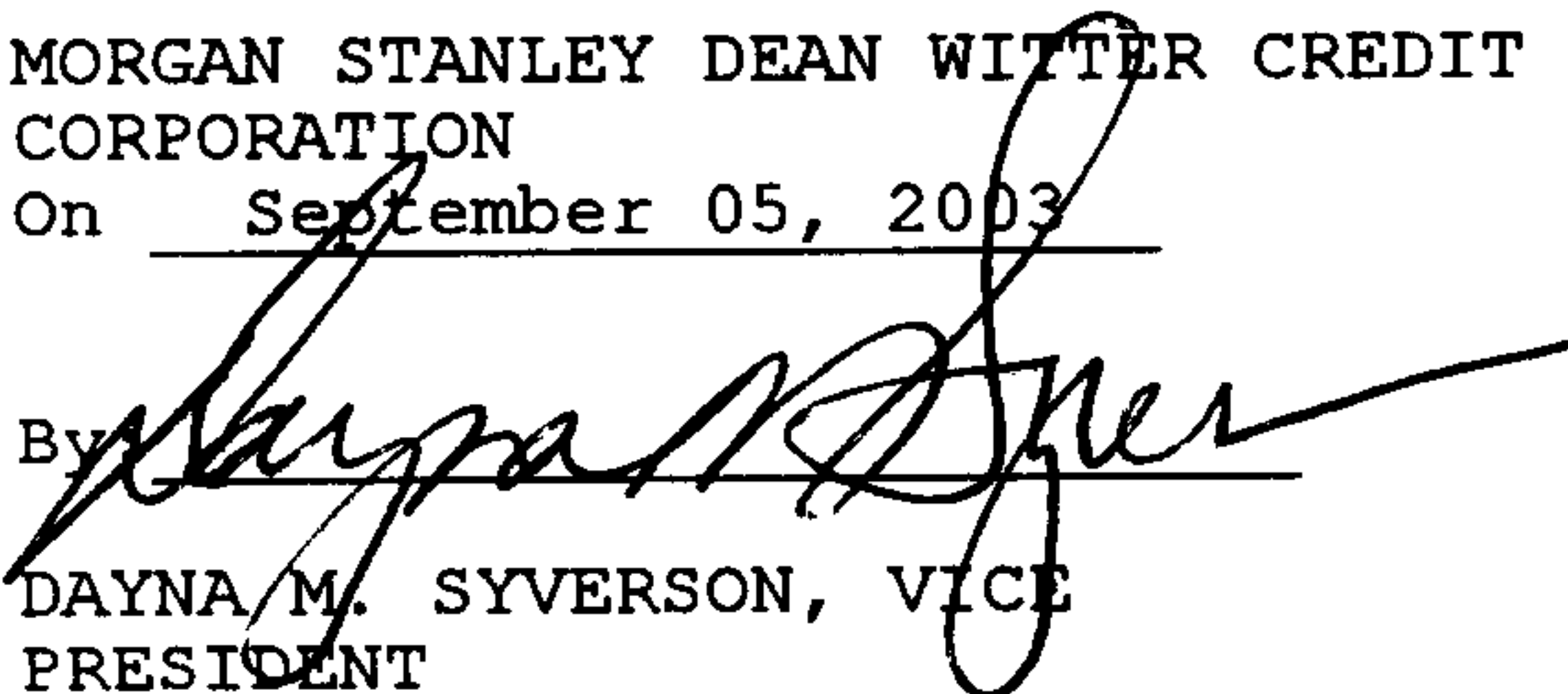
MORGAN STANLEY DEAN WITTER CREDIT CORP. #:9402390459992 "GERBER" ID:/ SHELBY, AL

KNOW ALL MEN BY THESE PRESENTS,
That MORGAN STANLEY DEAN WITTER CREDIT CORPORATION, hereinafter referred to as
the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage dated 08/23/2002,
made and executed by JOHN H GERBER, BILLIE KAY GERBER, JOHN H. GERBER AND BILLIE
KAY GERBER to secure payment of the principal sum of \$143,800.00 plus interest,
originally to MORGAN STANLEY DEAN WITTER CREDIT CORPORATION, in the County of
SHELBY and the State of ALABAMA, Recorded 09/03/2002 as Instrument No.
903000417950 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.

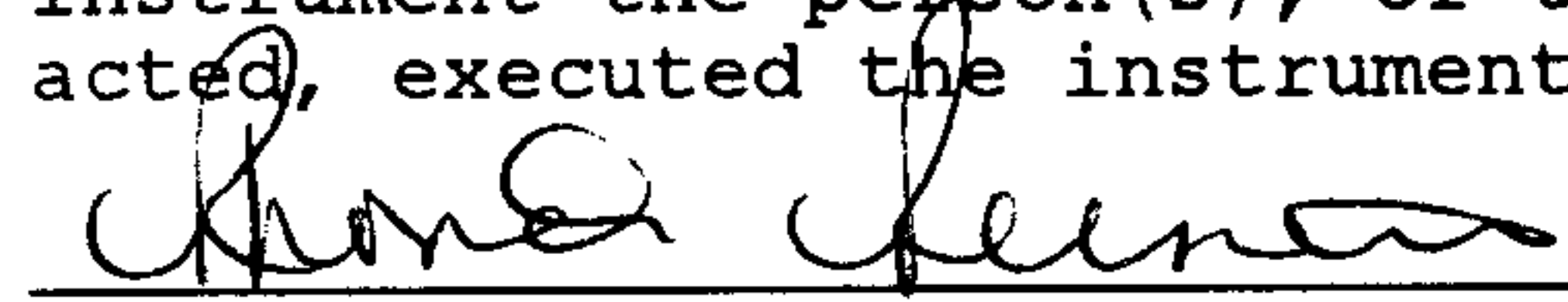
IN WITNESS WHEREOF, the said Mortgagee has set his hand and has caused these
presents to be signed by its duly authorized officer(s).

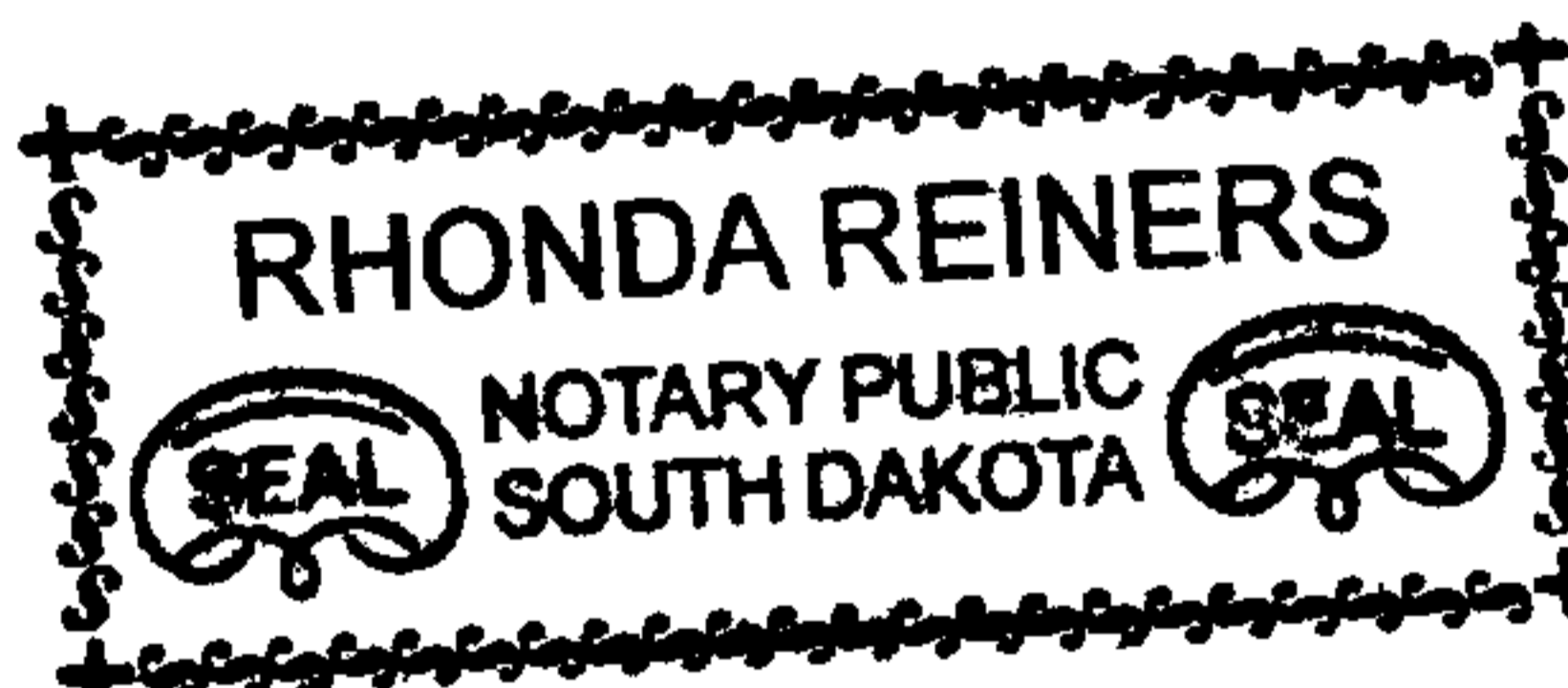
MORGAN STANLEY DEAN WITTER CREDIT
CORPORATION
On September 05, 2003

By 
DAYNA M. SYVERSON, VICE
PRESIDENT

STATE OF South Dakota
COUNTY OF Minnehaha

On September 05, 2003, before me, RHONDA REINERS, a Notary Public in and for the
County of Minnehaha County, State of South Dakota, personally appeared Dayna M.
Syverson, 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.


RHONDA REINERS
Notary Expires: 03/23/2005



(This area for notarial seal)

Prepared By: Lee Pfaff, MSDWCC, 4909 East 26th Street, Sioux Falls, SD 57110, 605/371
BLK-20030829-0074 ALSHELBY SHELBY AL BAT: 8085/9402390459992 KXALDOM1