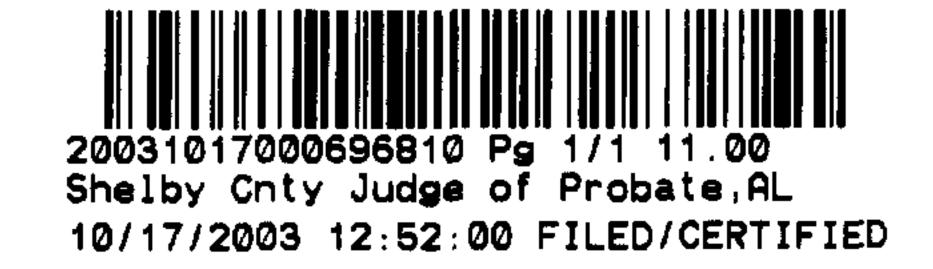
Recording Requested By: Wilshire Financial

When Recorded Return To:

Jon Sborov 197 King James Ct Alabaster, AL 35007



DISCHARGE OF MORTGAGE

Wilshire Credit Corporation #:303468 "Sborov" ID:/1651944 Shelby, AL

KNOW ALL MEN BY THESE PRESENTS,

That WACHOVIA BANK N.A., FKA, FIRST UNION NATIONAL BANK, AS TRUSTEE OF THE AMORTIZING RESIDENTIAL COLLATERAL MORTGAGE TRUST 2000-BC-1, BY ITS

ATTORNEY-IN-FACT, WILSHIRE CREDIT CORPORATION, A NEVADA CORPORATION, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage dated 03/19/1999, made and executed by JON M SBOROV AND TARA SBOROV, HUSBAND AND WIFE to secure payment of the principal sum of \$124,450.00 plus interest, originally to LIFE BANK, in the County of SHELBY and the State of ALABAMA, Recorded 03/22/1999 as Instrument No. 1999-11817 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).

Wachovia Bank N.A., fka, First Union National Bank, as Trustee of the Amortizing Residential Collateral Mortgage Trust 2000-BC-1, by its Attorney-in-Fact, Wilshire Credit Corporation, a Nevada Corporation

On October 10, 2003

KATHY ANDERSON, FINAL RELEASE

DOCS TEAM LEAD

STATE OF Oregon COUNTY OF Washington

ON October 10, 2003 before me, CHRIS KUJELLIS, a Notary Public in and for the County of Washington County, State of Oregon, personally appeared Kathy Anderson, Final Release Docs Team Lead, 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.

CHRIS KUJELLIS

Notary Expires: 04/30/2004 #334130

OFFICIAL SEAL

CHRIS KUJELLIS

NOTARY PUBLIC-OREGON

COMMISSION NO. 334130

MY COMMISSION EXPIRES APRIL 30, 2004

(This area for notarial seal) Prepared By: Kathy Anderson, P.O. BOX 8528, Portland, OR 97207-8517

JWT-20031009-0003 ALSHELB SHELBY AL BAT: 5313/303468 KXALDOM1