

RECORDING REQUESTED BY / RETURN TO: Peelle Management Corporation P.O. Box 1710, Campbell, CA 95009-1710

Discharge Of Mortgage

WHEREAS the indebtedness secured by the mortgage described below has been fully paid and satisfied, Mortgage Electronic Registration Systems, Inc.,

as nominee for HOMECOMINGS FINANCIAL NETWORK INC

owner and holder of the debt, hereby declares that the lien of said mortgage is forever discharged and satisfied.

Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC Original Mortgagor: BURNIE HIGGINBOTHAM III, KATHRYN S HIGGINBOTHAM Recorded in Shelby County, Alabama, on 08/30/02 as Inst. # 020830000415340

Date of mortgage: 08/01/02 Amount of mortgage: \$75000.00

DATE OF SATISFACTION: 10/02/03

NOW THEREFORE, the recorder or clerk of said county is hereby instructed to record this instrument and to cancel release, and discharge the mortgage in accordance with the regulations of said state and county.

DATED: 10/14/2003

Mortgage Electronic Registration Systems, Inc.

as nominee for HOMECOMINGS FINANCIAL NETWORK INC

Sheri Fratis Vice President

State of Nevada

County of Washoe

On 10/14/2003, before me, the undersigned, a Notary Public for said County and State, personally appeared Sheri Fratis, personally known to me to be the person that executed the foregoing instrument, and acknowledged that she is Vice President of Mortgage Electronic Registration Systems, Inc. as nominee for HOMECOMINGS FINANCIAL NETWORK INC and that she executed the foregoing instrument pursuant to a resolution of its board of directors and that such execution was done as the free act and deed of Mortgage Electronic Registration Systems, Inc.

Notary: Mollie Lonchar

My Commission Expires: 10/15/05

MOLLIE LONCHAR

Notary Public - State of Nevada

Appointment Recorded in Washoe County

No: 01-71631-2 - Expires October 15, 2005

Prepared by: E. N. Harrison, Peelle Management Corporation, P.O. Box 1710, Campbell, CA 95009

LN# 0391189453 Investor LN# 7920935 P.I.F.: 10/02/03

FINAL RECON.m 90816 Clt: Inv#14A id2 10/14/03 01-117 AL Shelby 2876:65 10 MIN#: 1000626-0414445643-3 MERS Tel.#: 1-888-679-6377

as nominee for HOMECOMINGS FINANCIAL NETWORK INC.