

Recording Requested By:  
ALTA REAL ESTATE SERVICES, INC.

When Recorded Return To:

RECONVEYANCE DEPARTMENT  
ALTA REAL ESTATE SERVICES, INC  
P.O. BOX 551170  
ATTN: RECONVEYANCE DEPT.  
JACKSONVILLE, FL 32255

**DISCHARGE OF MORTGAGE**

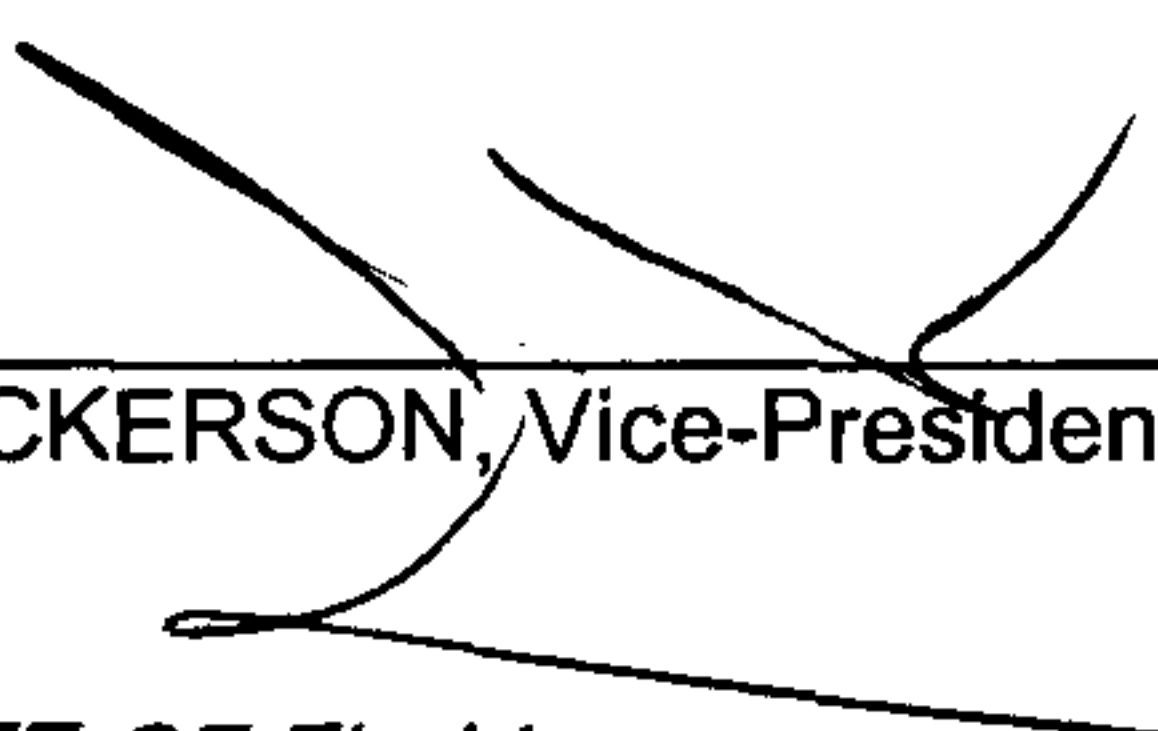
LOAN SERVICING CENTER #:0003854213 "PALMA" Lender ID:S55/400142901 Shelby, Alabama  
MERS #: 100014410000951262 VRU #: 1-888-679-6377

KNOW ALL MEN BY THESE PRESENTS, that MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by JOSE A. PALMA AD MONICA Y. RUIZ, HUSBAND AND WIFE to secure payment of the principal sum of \$101,400.00 plus interest, originally to MERS AS NOMINEE FOR MERITAGE MORTGAGE CORPORATION, in the County of Shelby, and the State of Alabama, Dated: 10/11/2002 Recorded: 10/18/2002 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 20021018000511460, 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).

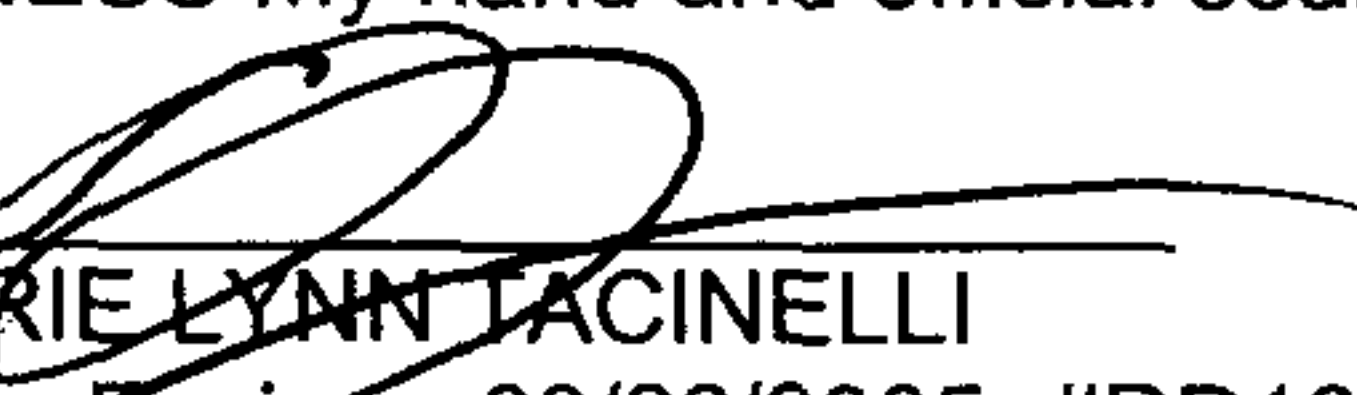
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC  
On November 28th, 2003

By:   
J. DICKERSON, Vice-President

STATE OF Florida  
COUNTY OF Duval

On November 28th, 2003, before me, CARRIE LYNN TACINELLI, a Notary Public in and for Duval County, in the State of Florida, personally appeared J. DICKERSON, 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.

WITNESS my hand and official seal,

  
CARRIE LYNN TACINELLI  
Notary Expires: 03/26/2005 #DD162845



CARRIE LYNN TACINELLI  
Notary Public, State of Florida  
My comm. expires March 26, 2005  
Comm. No. DD 162845

(This area for notarial seal)

Prepared By: Audra J Fernley, ALTA REAL ESTATE SERVICES, INC. P.O. BOX 551170, JACKSONVILLE, FL 32255  
800-944-1212 EXT. 55