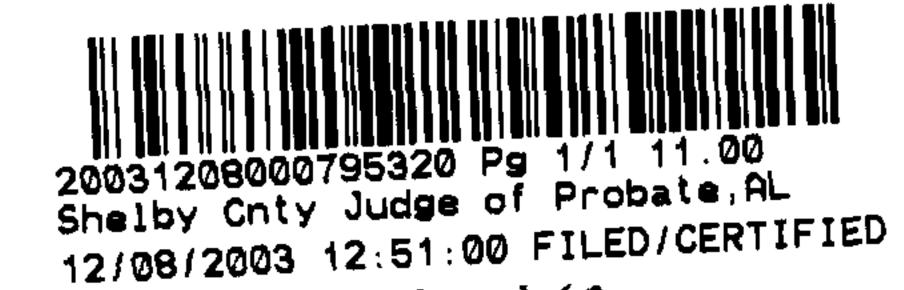
WHEN RECORDED RETURN TO:

DONALD GARDNER



Staux Collecter
Prepared By STACY EDEKER

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

128 CHESTNUT DRIVE ALABASTER, AL 35007

Loan No. 414433177

## FULL SATISFACTION OF RECORDED LIEN

STATE OF ALABAMA COUNTY OF SHELBY

Know All Men By These Presents, That, the undersigned Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, Homecomings Financial Network, Inc.), acknowledges full payment of the indebtedness secured by that certain Real Property Mortgage executed by DONALD GARDNER AND CHARLENE GARDNER, which said mortgage was recorded in the office of the Judge of Probate Court of SHELBY County, ALABAMA, on August 19, 2002, as Instrument No. 20020819000391150 Book ---, Page ---, Certificate ---, and the undersigned does further hereby release and satisfy said mortgage.

Executed on: December 1, 2003.

By Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, Homecomings Financial Network, Inc.)

Roberta Pettengill, Assistant Secretary

STATE OF IOWA
County of Black Hawk

On December 1, 2003, before me, J. Simon, personally appeared Roberta Pettengill, Assistant Secretary, 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

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

(Notary's Seal)

Notary's Signature

2003-11-14

J. Simon / 8/16/2004

MIN: 100062604144331776

MERS Telephone: 1-888-679-6377