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ALTA REAL ESTATE SERVICES, INC.

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



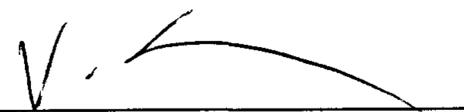
DISCHARGE OF MORTGAGE

LOAN SERVICING CENTER #:0004010922 "MCMICKENS" Lender ID:P10/3000022008 Shelby, Alabama
KNOW ALL MEN BY THESE PRESENTS, that Deutsche National Trust Company, as Trustee for the Holders of CDC Mortgage Capital Trust Series 2003-HE1 by Fairbanks Capital Corp. as Attorney in Fact, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by JAMES TROY MCMICKENS AND MARY JO MCMICKENS to secure payment of the principal sum of \$110,700.00 plus interest, originally to HOMEGOLD, INC., in the County of Shelby, and the State of Alabama, Dated: 11/27/2002 Recorded: 12/16/2002 in Book/Reel/Liber: 200263 Page/Folio: 9186 as Instrument No.: N/A, 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).

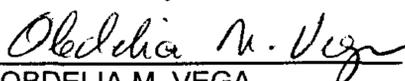
Deutsche National Trust Company, as Trustee for the Holders of CDC Mortgage Capital Trust Series 2003-HE1 by Fairbanks Capital Corp. as Attorney in Fact
On January 9th, 2004

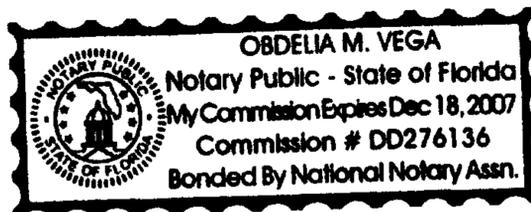
By: 
V. SMITH, Assistant Vice-President

STATE OF Florida
COUNTY OF Duval

On January 9th, 2004, before me, OBDELIA M. VEGA, a Notary Public in and for Duval in the State of Florida, personally appeared V. SMITH, Assistant 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,


OBDELIA M. VEGA
Notary Expires: 12/18/2007 #DD276136



(This area for notarial seal)

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

Fair banks