

Recording Requested By:  
GMAC MORTGAGE CORPORATION

When Recorded Return To:

STEPHEN GIPSON  
209 GRANDE VISTA WAY  
CHELSEA, AL 35043

**CANCELLATION OF DEED OF TRUST**

GMAC MORTGAGE CORPORATION #:0654207437 "GIPSON" Lender ID:20008/554052105 Shelby, Alabama  
**MERS #: 100037506542074373 VRU #: 1-888-679-6377**

KNOW ALL MEN BY THESE PRESENTS,  
That Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, GMAC Mortgage Corporation DBA DiTech.com), hereinafter referred to as the Beneficiary, DOES HEREBY CERTIFY, that a certain Deed of Trust Dated: 11/16/2002, made and executed by STEPHEN GIPSON DENISE L. GIPSON to secure payment of the principal sum of \$251,000.00 plus interest, originally to NA, Trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), (SOLELY AS NOMINEE FOR LENDER, GMAC MORTGAGE CORPORATION DBA DITECH.COM), in the County of Shelby and the State of Alabama, Recorded: 02/17/2003 as Instrument No.: 20030217000097310 in Book/Reel/Liber: NA Page/Folio: NA, 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 Beneficiary has set his hand and has caused these presents to be signed by its duly authorized officer(s).

Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, GMAC Mortgage Corporation DBA DiTech.com)  
On March 15th, 2004

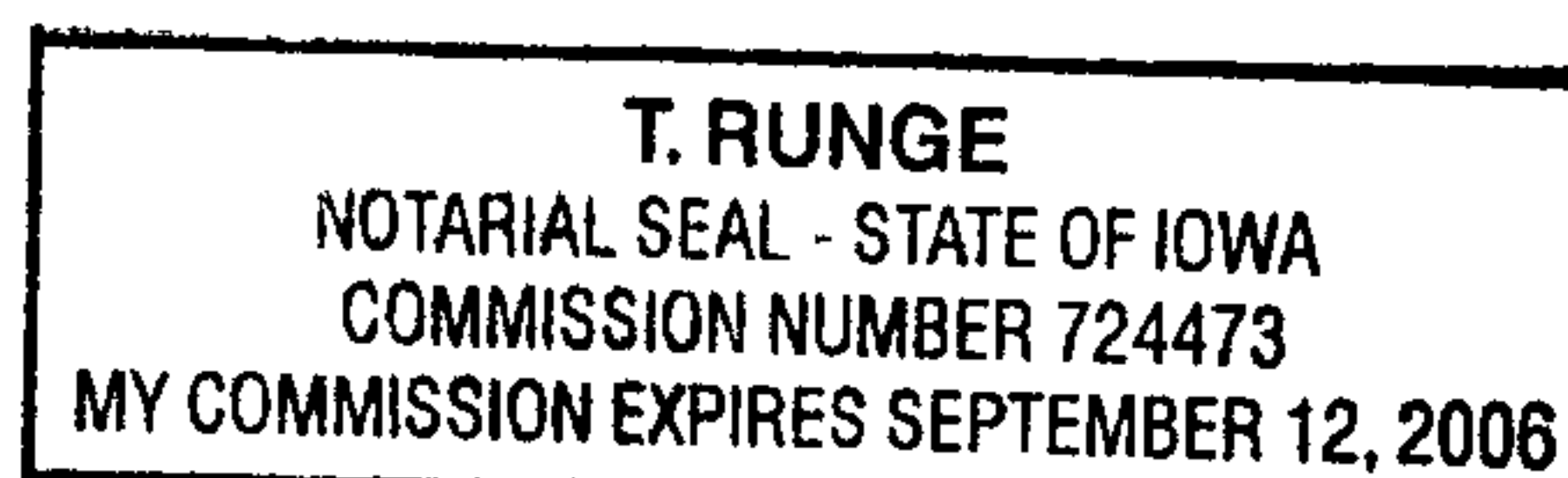
By: \_\_\_\_\_  
Carrie Yu, Assistant Secretary

STATE OF Iowa  
COUNTY OF Black Hawk

On March 15th, 2004, before me, T. RUNGE, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared Carrie Yu, Assistant Secretary, 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,

T. RUNGE  
Notary Expires: 09/12/2006 #724473



(This area for notarial seal)

Prepared By: , GMAC MORTGAGE CORPORATION 3451 HAMMOND AVENUE, PO BOX 780, WATERLOO, IA 50704-0780  
319-236-5400