Prepared by: RACHANA A. SHETTY

OCWEN FEDERAL BANK FSB

The Forum, Suite 105
1665 Palm Beach Lakes Blvd.
West Palm Beach, FL 33401
Loan Number: 100840172 1127 S

When Recorded Mail To:

Financial Dimensions, Inc. 41Terence Drive Pittsburgh, PA 15236

20040402000168950 Pg 1/1 11.00 Shelby Cnty Judge of Probate, AL 04/02/2004 11:06:00 FILED/CERTIFIED

STATE OF ALABAMA SATISFACTION OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS, that NEW CENTURY MORTGAGE CORPORATION, holder of a certain mortgage, whose parties, dates and recording information are below, does hereby acknowledge that it has received full payment and satisfaction of the same and in consideration thereof, does hereby cancel and discharge said mortgage.

ORIGINAL MORTGAGOR: CHARLES M. RAY AND TWILA W. RAY (MARRIED)

ORIGINAL MORTGAGEE: NEW CENTURY MORTGAGE CORPORATION

DATED: JANUARY 9, 2002

RECORDED: 1-17-2002

MORTGAGE BOOK: - PAGE: - DOC/INSTRUMENT: 200201/700003/66/

PROPERTY ADDRESS: 4200 HERITAGE OAK CIRCLE, BIRMINGHAM, ALABAMA

COUNTY: SHELBY, ALABAMA 106140004002

LEGAL DESCRIPTION: LOT 2, ACCORDING TO THE SURVEY OF HERITAGE OAKS, AS RECORDED IN MAP BOOK 11, PAGE 23 A & B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

IN WITNESS WHEREOF, Brian S. Vanscoy, Authorized Signor of NEW CENTURY MORTGAGE CORPORATION, has duly executed the foregoing instrument on NOVEMBER 10, 2003.

WITNESSES BY:

NEW CENTURY MORTGAGE CORPORATION

LISA JONES

CHERYL HARDY

Name: Brian S. Vanscoy Title: Authorized Signor

STATE OF FLORIDA, COUNTY OF PALM BEACH

I, the undersigned Notary Public, in and for said County and State, hereby certify that Brian S. Vanscoy, Authorized Signor of **NEW CENTURY MORTGAGE CORPORATION**, whose name is signed to the foregoing release and cancellation; and who is known to me, that being informed of the contents of said instrument, executed the same voluntarily, on the day the same bears date. Given under my hand and seal on NOVEMBER 10, 2003.

NOTARY/PUBLIC

Tracy Ann Taylor

My Commission DD231273

Expires July 13, 2007