

Recording Requested By:
ALTA REAL ESTATE SERVICES, INC.

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



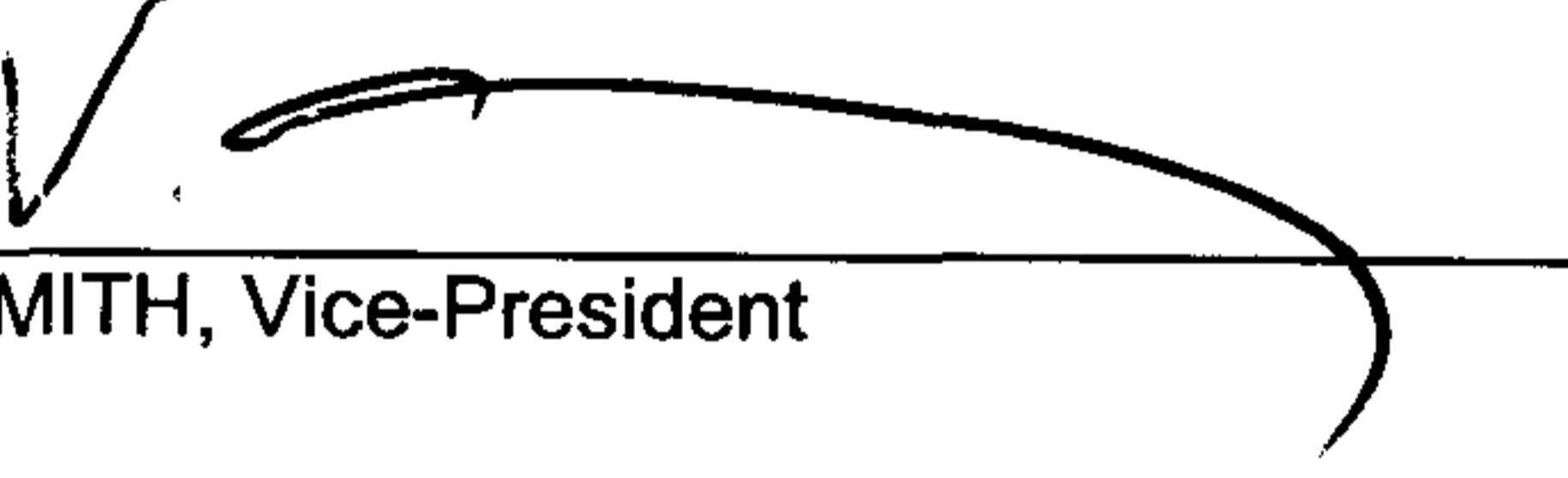
DISCHARGE OF MORTGAGE

LOAN SERVICING CENTER #:0003516978 "CUMMINS" Lender ID:F15/1680682782 Shelby, Alabama
KNOW ALL MEN BY THESE PRESENTS, that FAIRBANKS CAPITAL CORP., hereinafter referred to as the
Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by TERRY N CUMMINS, AND
TAMMY R CUMMINS, HUSBAND AND WIFE, AS JOINT TENANTS WITH RIGHT TO SURVIVORSHIP to secure
payment of the principal sum of \$101,250.00 plus interest, originally to FULL SPECTRUM LENDING, INC., in the
County of Shelby, and the State of Alabama, Dated: 01/25/2002 Recorded: 02/08/2002 in Book/Reel/Liber: N/A
Page/Folio: N/A as Instrument No.: 2002-06808, 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).

FAIRBANKS CAPITAL CORP.
On March 30th, 2004

By: 
V. SMITH, Vice-President

STATE OF Florida
COUNTY OF Duval

On March 30th, 2004, before me, CARRIE LYNN TACINELLI, a Notary Public in and for Duval County, in the State of Florida, personally appeared V. SMITH, 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: Rosalind Perinet, ALTA REAL ESTATE SERVICES, INC. P.O. BOX 551170, JACKSONVILLE, FL 32255
800-944-1212 EXT. 55