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T.D. Service Company
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Santa Ana, CA 92705

Space above for Recorder's use

Customer#: 606 Service#: 2701274RL1



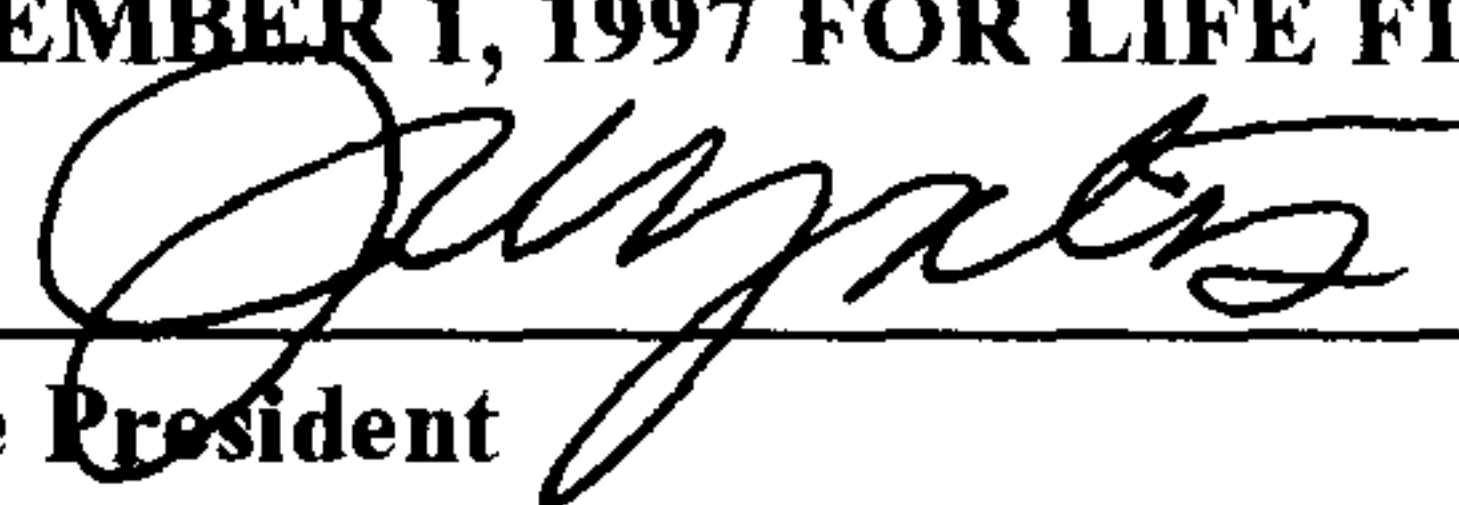
Loan#: 2108314

RELEASE OF MORTGAGE/DEED OF TRUST

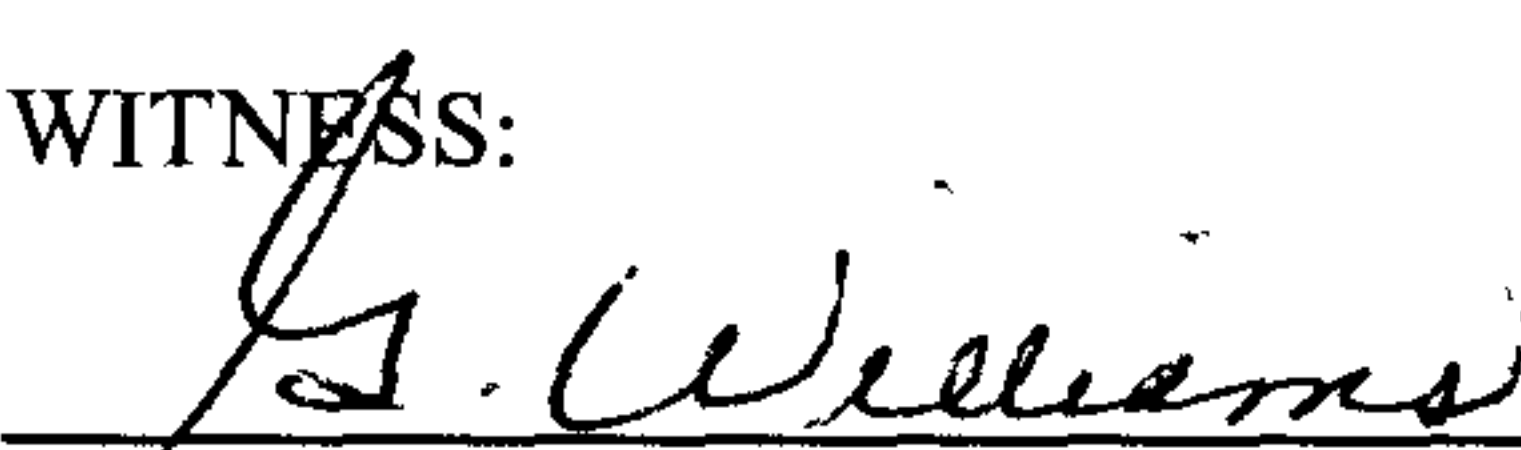
KNOW ALL MEN BY THESE PRESENTS: That the undersigned for and in consideration of the payment of indebtedness secured and the cancellation of all the notes thereby secured and the sum of one dollar, the receipt whereof is hereby acknowledged, does hereby remise, release, satisfy, convey and quit claim unto: **JAMES A HUDGINS AND ESTRELLA HUDGINS**, heirs, legal representatives, successors and/or assignees, and assigns all right, title, interest, claim, or demand whatsoever it may have acquired in, through or by a certain Mortgage/Deed of Trust bearing the date **JULY 09, 1997**, and filed for the record in the County Recorder of **SHELBY**, State of **ALABAMA**, as as Instrument No. **1997-22417**, in Book No. ---, at Page No. --- on **JULY 17, 1997**.

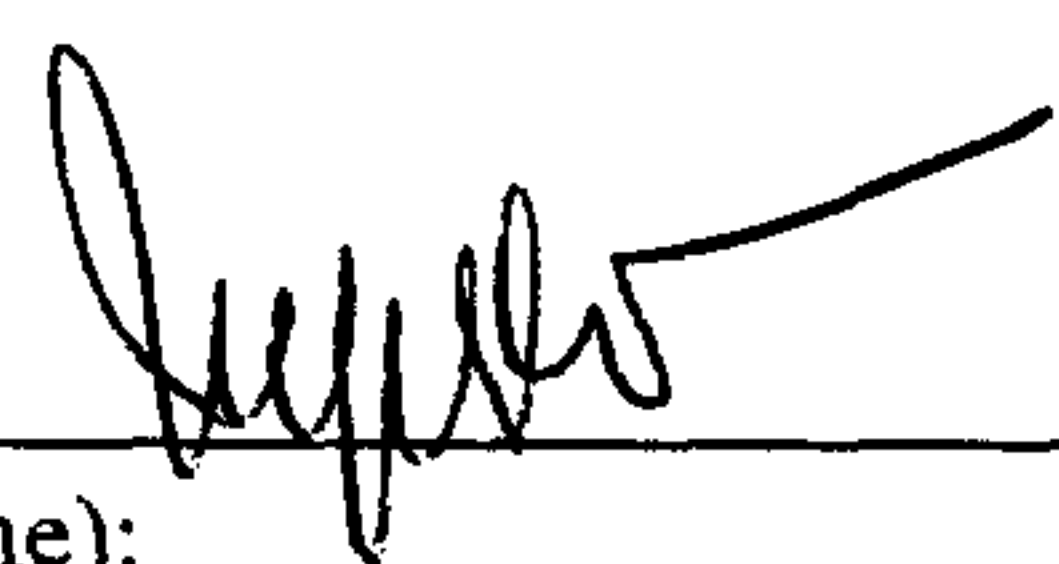
IN TESTIMONY WHEREOF, the said, **EMC MORTGAGE CORPORATION AS ATTORNEY IN FACT FOR NORWEST BANK, MINNESOTA, N.A. AS INDENTURE TRUSTEE UNDER THE SALE AND SERVICING AGREEMENT DATED AS OF SEPTEMBER 1, 1997 FOR LIFE FINANCIAL HOME LOAN OWNER TRUST 1997-2**, has caused these presents to be signed by its Vice President, Dated: **JULY 22, 2004**

EMC MORTGAGE CORPORATION AS ATTORNEY IN FACT FOR NORWEST BANK, MINNESOTA, N.A. AS INDENTURE TRUSTEE UNDER THE SALE AND SERVICING AGREEMENT DATED AS OF SEPTEMBER 1, 1997 FOR LIFE FINANCIAL HOME LOAN OWNER TRUST 1997-2

By: 
Julie A. Yates, Vice President

WITNESS:


(Name): **G. Williams**


(Name): **Mary Ann Gatmaitan Cristobal**

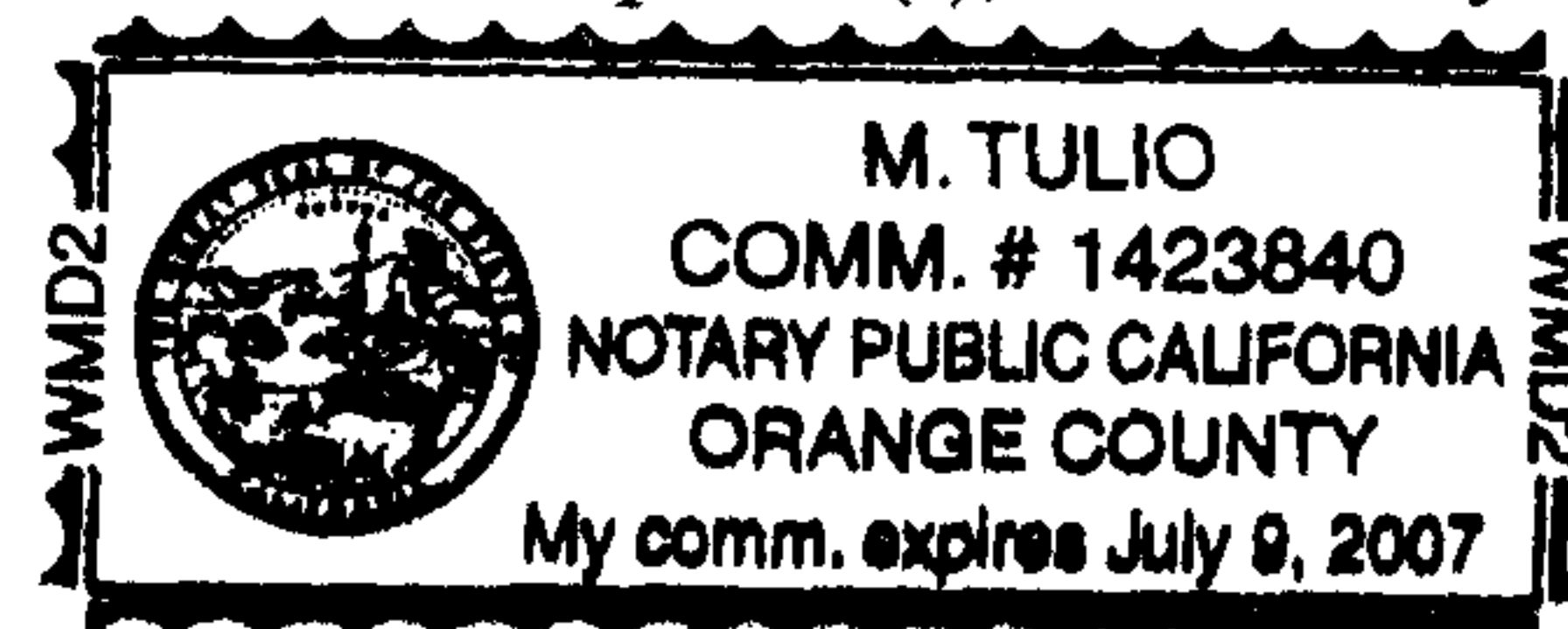
State of **CALIFORNIA**
County of **ORANGE**

}
} ss.

On **JULY 22, 2004**, before me, **M. Tulio**, personally appeared **Julie A. Yates, 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(ies) and that by his/her/their signature(s) 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.


(Notary Name): **M. Tulio**



PREPARED BY: **T.D. Service Company, 1820 E. First St., Suite 300, Santa Ana, CA 92705, (714) 543-8372, GEORGE V. LORILLA**