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DISCHARGE OF MORTGAGE

Ditech.com #:8123346285 "OWENS" Lender ID:61027/652898604 Shelby, Alabama PIF: 07/13/2004
MERS #: 100037506528986046 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 Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by MATTHEW W OWENS AND ROBIN G OWENS to secure payment of the principal sum of \$19,200.00 plus interest, originally to 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, Dated: 01/27/2002 Recorded: 02/11/2002 as Instrument No.: 2002-07105, 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).

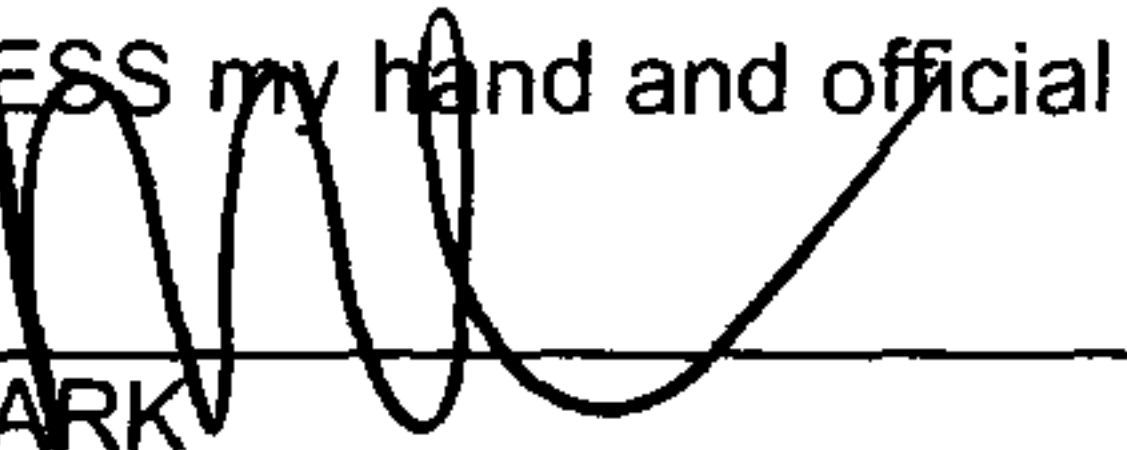
Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, GMAC Mortgage Corporation DBA DiTech.com)
On July 23rd, 2004

By: 
Christie Bouchard, Assistant Secretary

STATE OF Iowa
COUNTY OF Black Hawk

On July 23rd, 2004, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared Christie Bouchard, 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,


M. CLARK
Notary Expires: 05/17/2007 #728505

M. CLARK
NOTARIAL SEAL - STATE OF IOWA
COMMISSION NUMBER 728505
MY COMMISSION EXPIRES MAY 17, 2007

(This area for notarial seal)

Prepared By: Kelly Callan, DITECH.COM 3451 HAMMOND AVENUE, WATERLOO, IA 50702