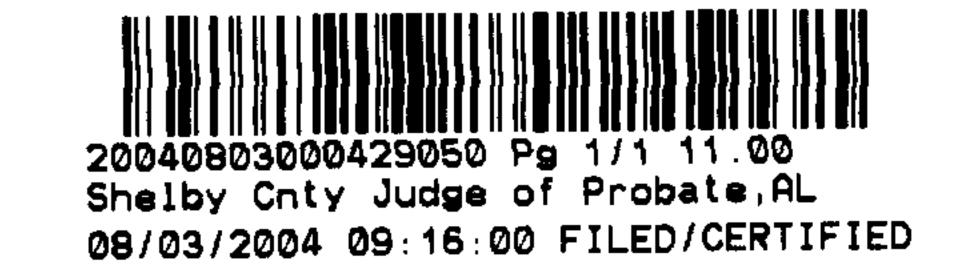
Recording Requested By: Cenlar Federal Savings Bank

When Recorded Return To:

John Gobcio 5252 W 7660 S West Jord, UT 84084



Cenlar Federal Savings Bank #:1000835080 "Gobcio" ID:F73/ Shelby, AL

MERS #: 100038110008350804 VRU #: 888-679-6377

KNOW ALL MEN BY THESE PRESENTS,

That MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INC AS NOMINEE FOR THE HUTSON COMPANY, INC., hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage dated 08/23/2002, made and executed by JOHN M GOBCIO AND DEBRA A RICHEY, JOHN M GOBCIO IS ONE AND THE SAME AS JOHN GOBCIO to secure payment of the principal sum of \$164,800.00 plus interest, originally to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS A NOMINEE FOR THE HUTSON COMPANY, INC., in the County of SHELBY and the State of ALABAMA, Recorded 08/26/2002 as Instrument No. 20020826000405910 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 System, Inc as nominee for The Hutson Company,

Inc. July 27, 2004

JOANNE MCGRATA, SECOND VICE

PRESIDENT

STATE OF New Jersey COUNTY OF Mercer

ON July 27, 2004, before me, Hallie L. Roberts, a Notary Public in and for the County of Mercer County, State of New Jersey, personally appeared Joanne McGrath, Second 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.

HALLIE L. ROBERTS

Notary Expires: 03/15/2009

(This area for notarial seal)

Prepared By: Hallie Richards, Cenlar FSB, 425 Phillips Blvd, Trenton, NJ 08618 (609) 883-3900 SCP-20040726-0044 ALSHELB SHELBY AL BAT: 303837/1000835080 KXALDOM1