

RECORDING REQUESTED BY / RETURN TO:

Peelle Management Corporation

P.O. Box 30014, Reno, NV 89520-9827

Discharge Of Mortgage

WHEREAS the indebtedness secured by the mortgage described below has been fully paid and satisfied, JPMorgan Chase Bank (FKA Chase Manhattan Bank), owner and holder of the debt, hereby declares that the lien of said mortgage is forever discharged and satisfied.

Original Mortgagee: PHOENIX FUNDING

Original Mortgagor: KENNETH A KAPER, SOFIA E KAPER

Recorded in Shelby County, Alabama, on 05/11/99 as Inst. # 1999-19657

Date of mortgage: 04/30/99 Amount of mortgage: \$50000.00

DATE OF SATISFACTION: 07/28/04

NOW THEREFORE, the recorder or clerk of said county is hereby instructed to record this instrument and to cancel, release, and discharge the mortgage in accordance with the regulations of said state and county.

DATED: 08/06/2004

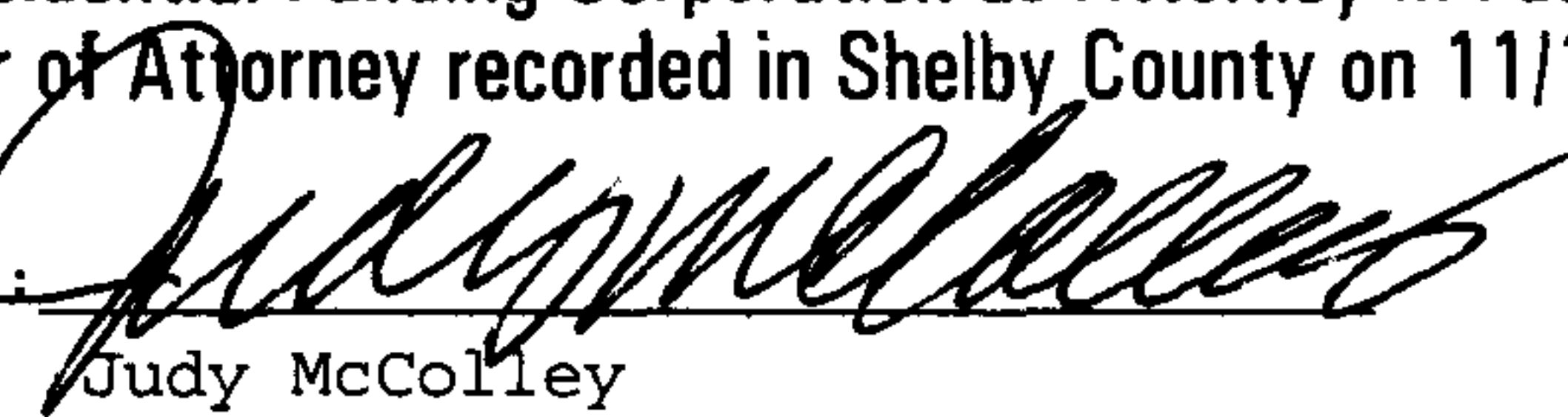
JPMorgan Chase Bank (FKA Chase Manhattan Bank)

as Indenture trustee

by Residential Funding Corporation as Attorney In Fact

Power of Attorney recorded in Shelby County on 11/16/98 as Inst#: 1998-45472.

By:


Judy McColley

Assistant Vice President

State of Nevada

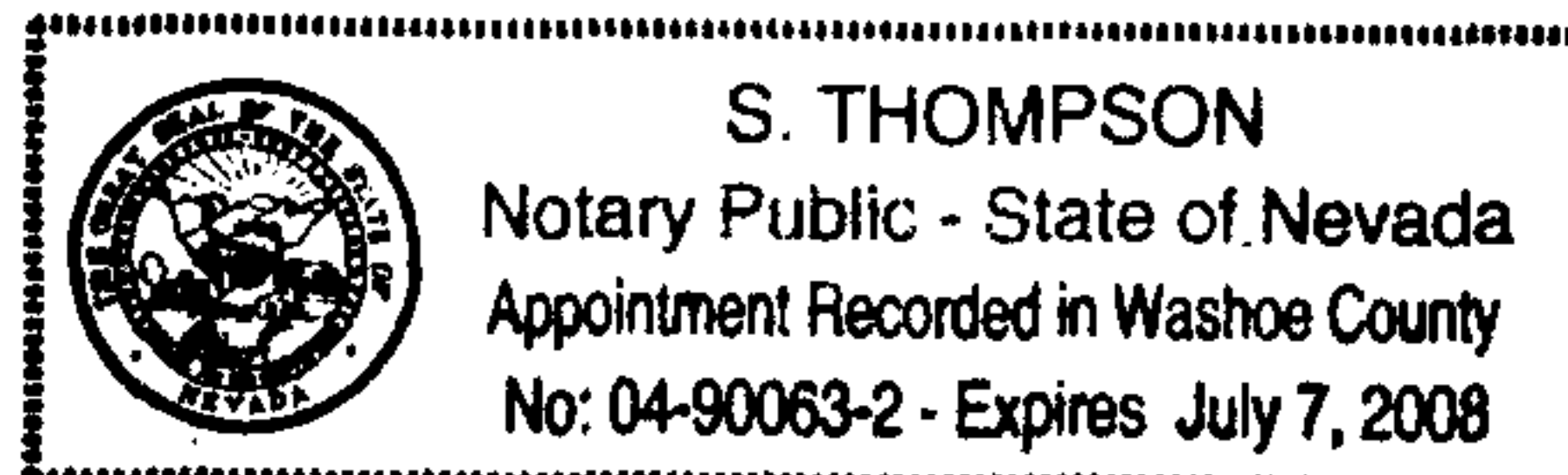
County of Washoe

On 08/06/2004, before me, the undersigned, a Notary Public for said County and State, personally appeared Judy McColley, personally known to me to be the person that executed the foregoing instrument, and acknowledged that she is Assistant Vice President of Residential Funding Corporation, as Attorney in Fact for JPMorgan Chase Bank (FKA Chase Manhattan Bank) and that she executed the foregoing instrument pursuant to a Power of Attorney and that such execution was done as the free act and deed of JPMorgan Chase Bank (FKA Chase Manhattan Bank).



Notary: Shawna Thompson

My Commission Expires: 07/07/08



Prepared by: E. N. Harrison, Peelle Management Corporation, 4690 Longley Lane, Suite #8, Reno, NV 89502

LN# 0380146415 Investor LN# 2823964 P.I.F.: 07/28/04

FINAL RECON.m 90816 Clt: Inv#4X id2 08/06/04 01-117 AL Shelby 6617:32 14

