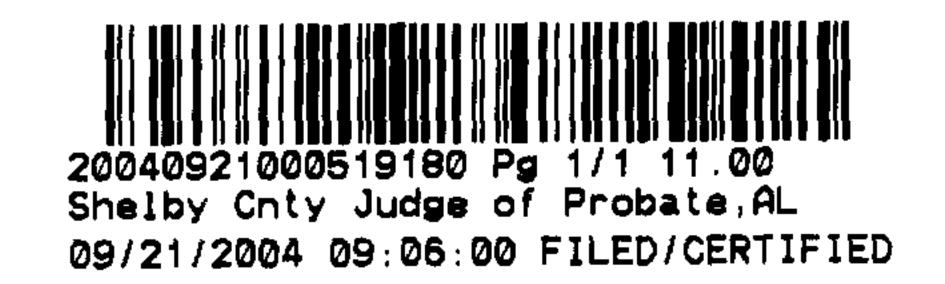
Recording Requested By: Wilshire Financial

When Recorded Return To:

Peggy Gilham 1205 Hillsboro Ln Helena, AL 35080



DISCHARGE OF MORTGAGE

Wilshire Credit Corporation #:149195 "Gilham" ID:/1000090731 Shelby, AL

KNOW ALL MEN BY THESE PRESENTS,

That MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., A DELAWARE CORPORATION, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage dated 09/13/2002, made and executed by PEGGY GILHAM, to secure payment of the principal sum of \$16,800.00 plus interest, originally to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., in the County of SHELBY and the State of ALABAMA, Recorded 09/19/2002 as Instrument No. 200209190004513 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., a Delaware Corporation On September 09, 2004

COLLEEN THRALL, ASSISTANT SECRETARY

STATE OF Oregon COUNTY OF Washington

ON September 09, 2004, before me, S. HUNTINGTON, a Notary Public in and for the County of Washington County, State of Oregon, personally appeared Colleen Thrall, 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.

S. HUNTINGTON

Notary Expires: 07/08/2007 #370323

OFFICIAL SEAL S HUNTINGTON NOTARY PUBLIC-OREGON COMMISSION NO. 370323 MY COMMISSION EXPIRES JULY 8, 2007

(This area for notarial seal) Prepared By: Kathy Anderson, P.O. BOX 8517, Portland, OR 97207-8517 SMH-20040909-0027 ALSHELB SHELBY AL BAT: 6253/149195 KXALDOM1