Recording Requested By: Mortgage Lenders Network USA, Inc.

20040927000531530 Pg 1/1 11.00 Shelby Cnty Judge of Probate, AL 09/27/2004 10:25:00 FILED/CERTIFIED

When Recorded Return To:

Mortgage Lenders Network 10 Research Parkway Payoff Dept. Wallingford, CT 06492-

DISCHARGE OF MORTGAGE

RFC #:3030032115 "O'NEILL" ID:552/ Shelby, AL MERS #: 1002610-3030032115-4 VRU #: 888-679-MERS

KNOW ALL MEN BY THESE PRESENTS,
That MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., hereinafter referred to as
the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage dated 12/04/2003,
made and executed by ANDREA O'NEILL, JAMES O'NEILL HUSBAND AND WIFE to secure
payment of the principal sum of \$45,000.00 plus interest, originally to MORTGAGE
LENDERS NETWORK USA, INC. DBA LENDERS NETWORK, in the County of SHELBY and the
State of ALABAMA, Recorded 12/15/2003 as Instrument No. 2003121500005470 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.

On September 13, 2004

SANDRA DAVERSA-JARISH, VICE

PRESIDENT

STATE OF Connecticut COUNTY OF Wallingford Town

ON September 13, 2004, before me, LISA M DOBBINS, a Notary Public in and for the County of Wallingford Town County, State of Connecticut, personally appeared Sandra Daversa-Jarish, 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.

LISA M DOBBINS
Notary Expires: 01/31/2009 #137108

(This area for notarial seal)

Prepared By: Barb Flynn, 10 Research Pkwy, Payoff Dept, Wallingford, CT, 06492 203-284-6605

SJC-20040913-0016 ALSHELB SHELBY AL BAT: 7907/3030032115 KXALDOM1