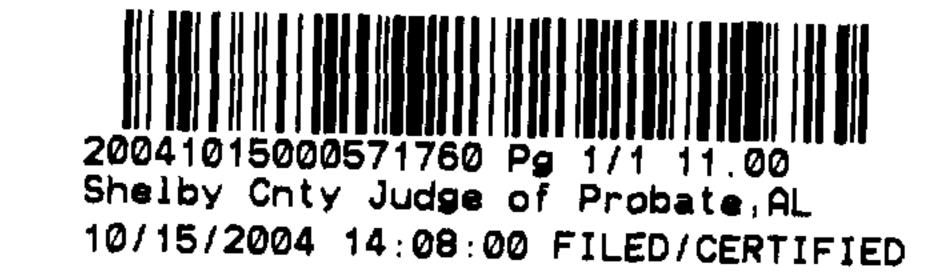
Recording Requested By: Wilshire Financial

When Recorded Return To:

Sandra Mcgowan 2333 Tahiti Ln Alabaster, AL 35007



DISCHARGE OF MORTGAGE

Wilshire Credit Corporation #:115335 "MCGOWAN" ID:/9001301697 Shelby, AL

KNOW ALL MEN BY THESE PRESENTS,

That AM SOUTH BANK, BY HOMECOMINGS FINANCIAL NETWORK, IT'S ATTORNEY IN FACT, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage dated 04/17/2000, made and executed by SANDRA MCGOWAN UNMARRIED AND JOHN TIMOTHY LOVELL UNMARRIED, to secure payment of the principal sum of \$21,000.00 plus interest, originally to AMSOUTH BANK, in the County of SHELBY and the State of ALABAMA, Recorded 06/20/2000 as Instrument No. 2000-20520 is now Paid and Satisfied, and is therefore discharged.

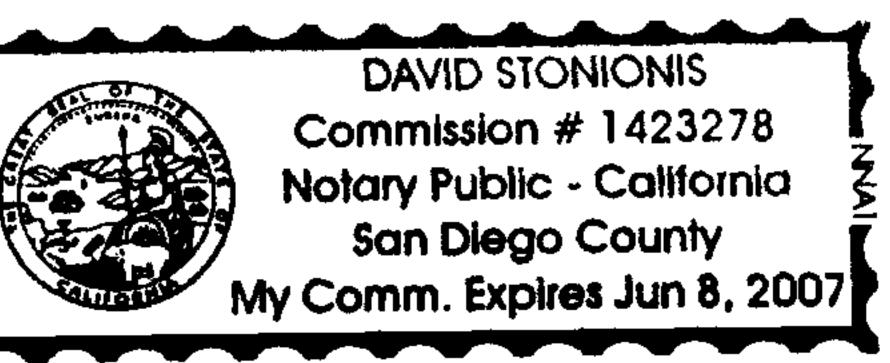
In all references in this instrument to any party, the use of a particular gender or number is intended to include the appropriate gender or number as the case may be.

IN WITNESS WHEREOF, the said Mortgagee has set his hand and has caused these presents to be signed by its duly authorized officer(s).

AM SOUTH BANK, BY HOMECOMINGS FINANCIAL NETWORK, IT'S ATTORNEY IN FACT (DATE) On By: KARLYN KENT, SR VICE PRESIDENT STATE OF COUNTY OF David Stonionis, Notary Public before me, a Notary Public in and for San Diego County, in the State California personally appeared KARLYN KENT, SR of VICE PRESIDENT, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person (x) whose name (x) (3) 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,

Notary Expires: 6/8/07



(This area for notarial seal)
Prepared By: Kathy Anderson, P.O. BOX 8517, Portland, OR 97207-8517
JMR-20041004-0002 ALSHELB SHELBY AL BAT: 6313/115335 KXALDOM1