

RECORDING REQUESTED BY / RETURN TO:
Peelle Management Corporation
P.O. Box 30014, Reno, NV 89520-9819

Discharge Of Mortgage

WHEREAS the indebtedness secured by the mortgage described below has been fully paid and satisfied,
Mortgage Electronic Registration Systems, Inc.,
as nominee for GUARANTY RESIDENTIAL LENDING INC
owner and holder of the debt, hereby declares that the lien of said mortgage is forever discharged and satisfied.

Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC
Original Mortgagor: WILLIAM D HIGGINS, HOLLIE S HIGGINS
Recorded in Shelby County, Alabama, on 11/03/03 as Inst. # 031103000731880
Tax ID: 137352005046000
Date of mortgage: 10/20/03 Amount of mortgage: \$150400.00
DATE OF SATISFACTION: 11/08/04

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.

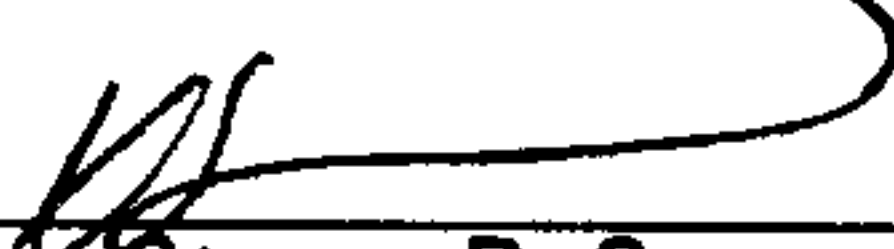
DATED: 11/18/2004

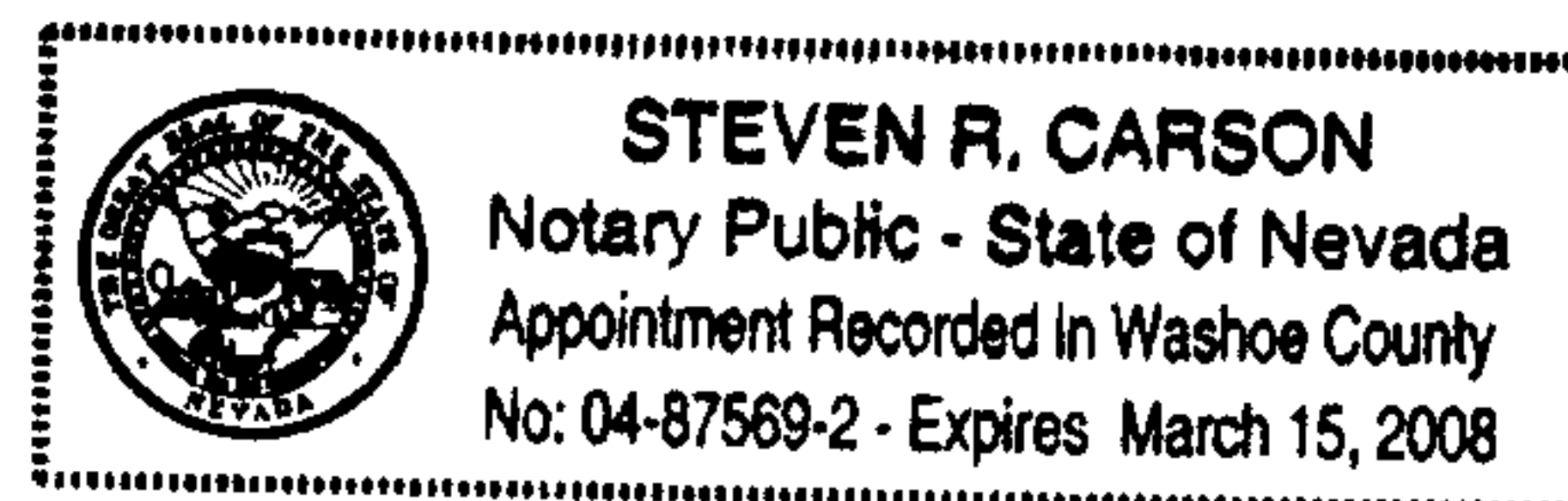
Mortgage Electronic Registration Systems, Inc.
as nominee for GUARANTY RESIDENTIAL LENDING INC

By: 
Judy McColley
Assistant Vice President

State of Nevada
County of Washoe

On 11/18/2004, 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
Mortgage Electronic Registration Systems, Inc.
as nominee for GUARANTY RESIDENTIAL LENDING INC
and that she executed the foregoing instrument pursuant to a resolution of
its board of directors and that such execution was done as the free act and deed of
Mortgage Electronic Registration Systems, Inc.
as nominee for GUARANTY RESIDENTIAL LENDING INC.


Notary: Steven R. Carson
My Commission Expires: 03/15/08



Prepared by: E. N. Harrison, Peelle Management Corporation, 4690 Longley Lane, Suite #8, Reno, NV 89502
LN# 0437015811 Investor LN# 8869056 P.I.F.: 11/08/04
FINAL RECON.m 90816 Clt:00 Inv#14A id2 11/18/04 01-117 AL Shelby 7995:61 25
MIN#: 1000129-0001722691-6 MERS Tel.#: 1-888-679-6377