

Recording Requested By:
WACHOVIA MORTGAGE CORPORATION

When Recorded Return To:

SHARON COX
WACHOVIA MORTGAGE CORPORATION
1100 CORPORATE CENTER DR
NC 4733
RALEIGH, NC 27607

DISCHARGE OF MORTGAGE

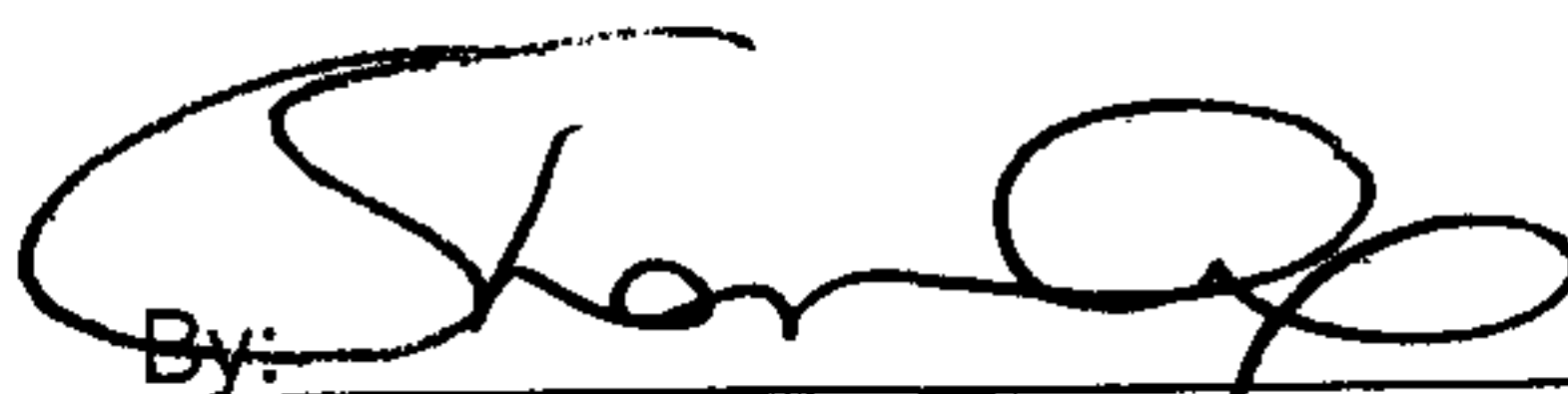
Wachovia Mortgage Corporation #:0004121663 "BALLARD" Lender ID:741/0008468641 Shelby, Alabama
MERS #: 100013700084686417 VRU #: 1-888-679-6377

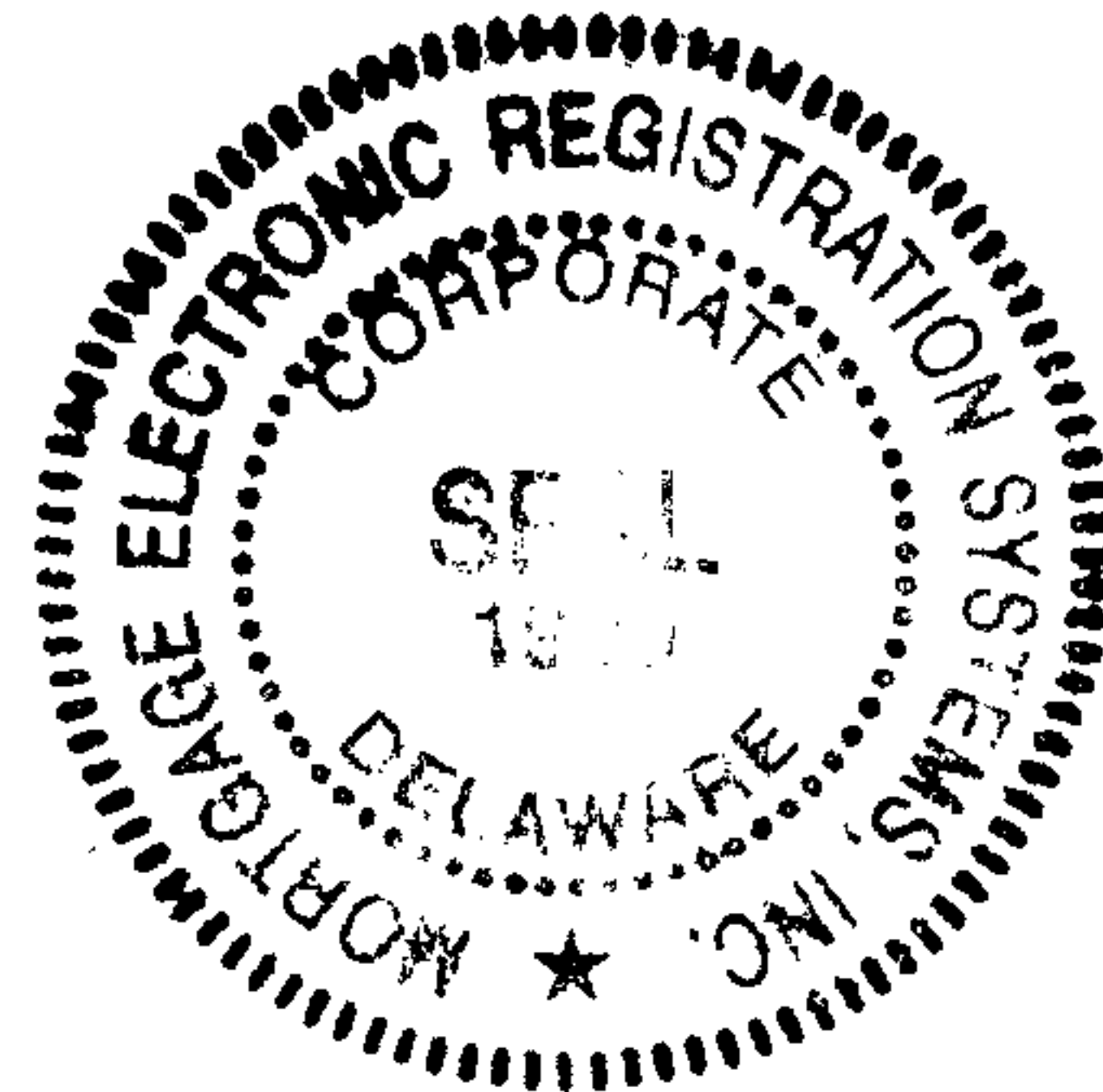
KNOW ALL MEN BY THESE PRESENTS, that MORTGAGE ELECTRONIC REGISTRATON SYSTEMS, INC., AS NOMINEE FOR WACHOVIA MORTGAGE CORPORATION FKA FIRST UNION MORTGAGE CORPORATION, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by JAMES W BALLARD, JOAN P BALLARD, HUSBAND AND WIFE to secure payment of the principal sum of \$830,000.00 plus interest, originally to MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INC., AS A NOMINEE FOR FIRST UNION MORTGAGE CORPORATION, in the County of Shelby, and the State of Alabama, Dated: 11/19/2001 Recorded: 11/29/2001 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 2001-51686, 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 REGISTRATON SYSTEMS, INC., AS NOMINEE FOR WACHOVIA MORTGAGE CORPORATION FKA FIRST UNION MORTGAGE CORPORATION
On 12.31.04


By: 
Sharon Cox, Assistant Vice-President

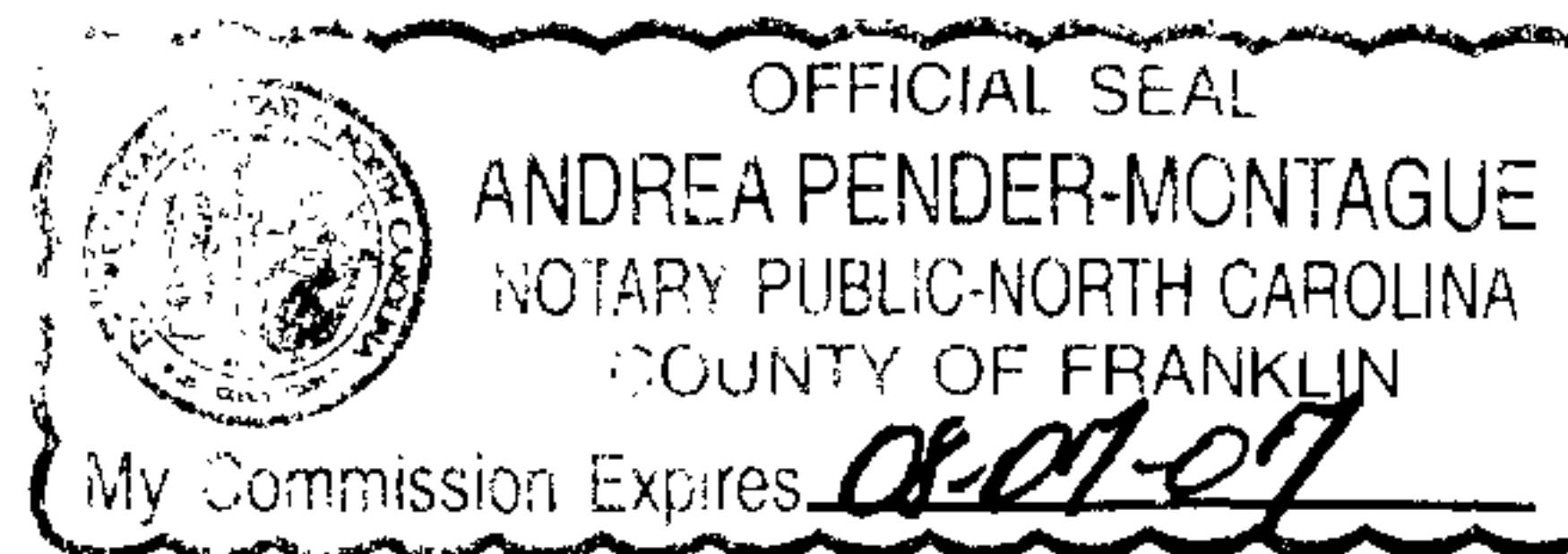


STATE OF North Carolina
COUNTY OF Franklin

On 12.31.04, before me, ANDREA PENDER-MONTAGUE, a Notary Public in and for Franklin in the State of North Carolina, personally appeared Sharon Cox, Assistant 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.

WITNESS my hand and official seal,


ANDREA PENDER-MONTAGUE
Notary Expires: 08/07/2007



(This area for notarial seal)

Prepared By: Alenda Burdette, WACHOVIA MORTGAGE CORPORATION 1100 CORPORATE CENTER DRIVE, NC 4733,
RALEIGH, NC 27607 919-852-7330