

Recording Requested By:  
Cenlar Federal Savings Bank

When Recorded Return To:

Richard Howell  
2790 Mountbery Dr  
Snellville, GA 30039

**DISCHARGE OF MORTGAGE**

Cenlar Federal Savings Bank #:0013963921 "Howell" ID:B08/ Shelby, AL

**MERS #: 1000350-1900007387-1 VRU #: 888-679-6377**

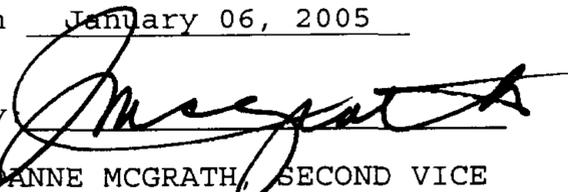
KNOW ALL MEN BY THESE PRESENTS,  
That MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR IVANHOE FINANCIAL, INC., hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage dated 11/26/2003, made and executed by RICHARD C. HOWELL & CARRIE E. HOWELL, to secure payment of the principal sum of \$119,120.00 plus interest, originally to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS A NOMINEE FOR IVANHOE FINANCIAL, INC., in the County of SHELBY and the State of ALABAMA, Recorded 12/01/2003 as Instrument No. 20031201000779420 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).

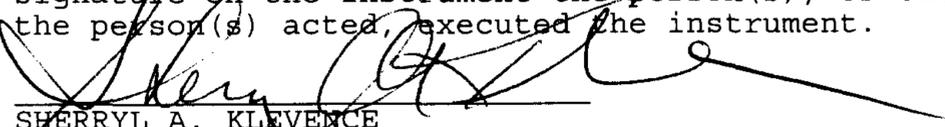
Mortgage Electronic Registration Systems, Inc., as nominee for Ivanhoe Financial, Inc.

On January 06, 2005

By   
JOANNE MCGRATH, SECOND VICE  
PRESIDENT

STATE OF New Jersey  
COUNTY OF Mercer

ON January 06, 2005, before me, Sherryl A. Klevence, a Notary Public in and for the County of Mercer County, State of New Jersey, personally appeared Joanne McGrath, Second 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.

  
SHERRYL A. KLEVENCE  
Notary Expires: 08/01/2006 #2277604

(This area for notarial seal)

Prepared By: Hallie Richards, Cenlar FSB, 425 Phillips Blvd, Trenton, NJ 08618 (609) 883-3900  
TJK-20050105-0026 ALSHELBY SHELBY AL BAT: 304147/0013963921 KXALDOM1