

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 HOMECOMINGS FINANCIAL NETWORK 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: ZACHARY T LOVOY

Recorded in Shelby County, Alabama, on 10/31/03 as Inst. # 2003-724970

Tax ID: 251010000004014

Date of mortgage: 10/24/03 Amount of mortgage: \$117000.00

DATE OF SATISFACTION: 01/19/05

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: 01/28/2005

Mortgage Electronic Registration Systems, Inc.

as nominee for HOMECOMINGS FINANCIAL NETWORK INC

Assistant Vice President

State of Nevada County of Washoe

On 01/28/2005, 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 HOMECOMINGS FINANCIAL NETWORK 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 HOMECOMINGS FINANCIAL NETWORK INC.

Notary: Courtney Wernette

My Commission Expires: 11/12/08

Prepared by: E. N. Harrison, Peelle Management Corporation, 4690 Longley Lane, Suite #8, Reno, NV 89502

LN# 0418858346 Investor LN# 8815042 P.I.F.: 01/19/05

FINAL RECON.m 90816 Clt:00 Inv#14A id2 01/28/05 01-117 AL Shelby 8879:14 7 MIN#: 1000626-0418858300-0 MERS Tel.#: 1-888-679-6377

C. WTT

Notary Public - State of Nevada

Appointment Recorded in Washoe County

No: 04-93033-2 - Expires November 12, 2008