20050324000132850 1/1 \$11.00" Shelby Cnty Judge of Probate, AL 03/24/2005 12:40:42PM FILED/CERT

Recording Requested By: GMAC MORTGAGE CORPORATION

When Recorded Return To:

ROY E HVAL 4072 MILNER WAY BIRMINGHAM, AL 35242

DISCHARGE OF MORTGAGE

GMAC Mortgage Corp - Consumer #:8172959682 "HVAL" Lender ID:61020/8172959682 Shelby, Alabama PIF: 03/01/2005 MERS #: 100069700002959683 VRU #: 1-888-679-6377

KNOW ALL MEN BY THESE PRESENTS, that Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, GMAC Mortgage Corporation), hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by ROY E HVAL, NATALIE C. HVAL to secure payment of the principal sum of \$75,100.00 plus interest, originally to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), (SOLELY AS NOMINEE FOR LENDER, GMAC MORTGAGE CORPORATION), in the County of Shelby, and the State of Alabama, Dated: 03/20/2003 Recorded: 07/11/2003 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 20030711000439240, 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. ("MERS"), (solely as nominee for Lender, GMAC Mortgage Corporation)

On March 11th, 2005

By: Janice Burt, Assistant Secretary

STATE OF Iowa COUNTY OF Black Hawk

On March 11th, 2005, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared Janice Burt, Assistant Secretary, 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.

WITN#SS my hand and official seal,

Notary Expires: 05/17/2007 #728505

M. CLARK NOTARIAL SEAL - STATE OF IOWA COMMISSION NUMBER 728505 MY COMMISSION EXPIRES MAY 17, 2007

(This area for notarial seal)

Prepared By: Earlene Henninger, GMAC MORTGAGE CORPORATION 3451 HAMMOND AVENUE, PO BOX 780, WATERLOO, IA 50704-0780 319-236-5400