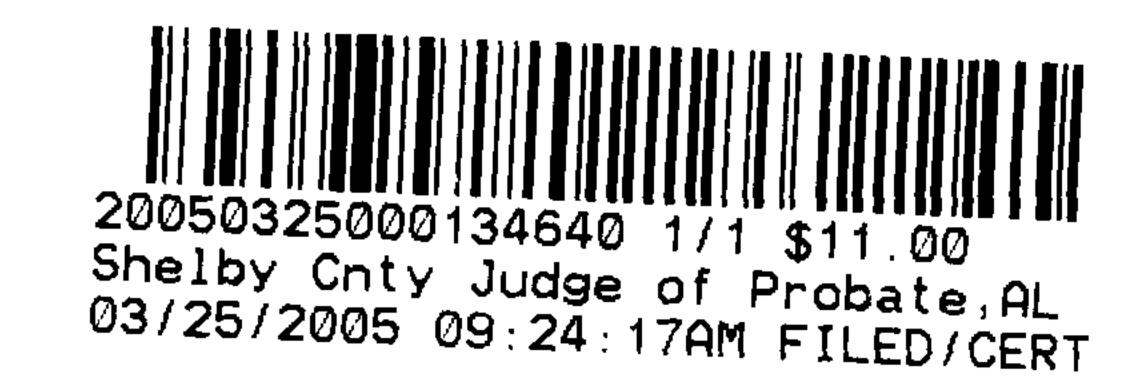
Recording Requested By: DITECH.COM

When Recorded Return To:

BARBRA E SUMMERS 110 COBBLESTONE TERRACE PELHAM, AL 35124



DISCHARGE OF MORTGAGE

Ditech.com #:8123552320 "SUMMERS" Lender ID:61026/652968370 Shelby, Alabama PIF: 03/05/2005 MERS #: 100037506529683709 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 DBA DiTech.com), hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by BARBRA E SUMMERS AND KENNETH SCOTT SUMMERS to secure payment of the principal sum of \$14,000.00 plus interest, originally to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), (SOLELY AS NOMINEE FOR LENDER, GMAC MORTGAGE CORPORATION DBA DITECH.COM), in the County of Shelby, and the State of Alabama, Dated: 04/13/2002 Recorded: 05/31/2002 as Instrument No.: 20020531000257240, 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 DBA DiTech.com)

On March 15th, 2005

By:

Janice Burt, Assistant Secretary

STATE OF Iowa COUNTY OF Black Hawk

On March 15th, 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.

M. CLARK

NOTARIAL SEAL - STATE OF IOWA

COMMISSION NUMBER 728505

WITNESS my hand and official seal,

Notary Expires: 05/17/2007 #728505

MY COMMISSION EXPIRES MAY 17, 2007

(This area for notarial seal)

Prepared By: Shelly Moore, DITECH.COM PO BOX 205, WATERLOO, IA 50704-0205 1-800-852-0656