20050419000184200 1/1 \$11.00 Shelby Cnty Judge of Probate, AL 04/19/2005 12:36:34PM FILED/CERT

Recording Requested By:
GMAC MORTGAGE CORPORATION

When Recorded Return To:

KATHY L CROSS 447 NORTH LAKE RD BIRMINGHAM, AL 35242

DISCHARGE OF MORTGAGE

GMAC MORTGAGE CORPORATION #:0419681531 "CROSS" Lender ID:10025/1694808746 Shelby, Alabama PIF: 03/28/2005 MERS #: 100062604196815312 VRU #: 1-888-679-6377

KNOW ALL MEN BY THESE PRESENTS, that Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, Homecomings Financial Network, Inc.), hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by KATHY L CROSS AND JOYE T MARDIS to secure payment of the principal sum of \$134,750.00 plus interest, originally to Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, Homecomings Financial Network, Inc.), in the County of Shelby, and the State of Alabama, Dated: 01/30/2004 Recorded: 02/06/2004 as Instrument No.: 20040206000383308, 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, Homecomings Financial Network, Inc.)

On April 7th, 2005

By: Sarb Frost, Assistant Secretary

STATE OF Iowa
COUNTY OF Black Hawk

On April 7th, 2005, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared Barb Frost, 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.

WITNESS my hand and official seal,

M. CLARK
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: James Williamson, GMAC MORTGAGE CORPORATION 3451 HAMMOND AVENUE, PO BOX 780, WATERLOO, IA 50704-0780 319-236-5400