Recording Requested By:
Wilshire Credit Corporation

When Recorded Return To:

Roy Kracke
644 Navajo Trl
Alabaster, AL 35007

20050425000196550 1/1 $11.00
Shelby Cnty Judge of Probate, AL
04/25/2005 02:13:59PM FILED/CERT

DISCHARGE OF MORTGAGE

Wilshire Credit Corp #:184011 "Kracke" ID:/1044023516 Shelby, AL

KNOW ALL MEN BY THESE PRESENTS,
That WILSHIRE CREDIT CORPORATION, A NEVADA CORPORATION, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage dated 10/24/2002, made and executed by ROY KRACKE III AND VALERIE C KRACKE, FORMERLY KNOWN AS VALERIE C ARD HUSBAND AND WIFE to secure payment of the principal sum of $23,600.00 plus interest, originally to FIRST FRANKLIN FINANCIAL CORPORATION, in the County of SHELBY and the State of ALABAMA, Recorded 11/01/2002 as Instrument No. 20021101000541630 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).

Wilshire Credit Corporation, a Nevada Corporation
On April 18, 2005

By: _____

SANDRA MCMULLEN, LOAN SERVICING
ADMIN MANAGER

STATE OF Oregon
COUNTY OF Washington

ON April 18, 2005 before me, ANITA W FRANK, a Notary Public in and for the County of Washington County, State of Oregon, personally appeared Sandra McMullen, Loan Servicing Admin Manager, 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.

_____
ANITA W FRANK
Notary Expires: 03/04/2008 #378105

OFFICIAL SEAL
ANITA W FRANK
NOTARY PUBLIC-OREGON
COMMISSION NO. 378105
MY COMMISSION EXPIRES MAR 4, 2008

(This area for notarial seal)

Prepared By: Kathy Anderson P.O. BOX 8517, Portland, OR 97207-8517
AWF-20050418-0015 ALSHELB SHELBY AL BAT: 6729/184011 KXALDOM1