

Record and Return to: CLC CONSUMER SERVICES 2730 Liberty Ave Pittsburgh, PA 15222

This Document Prepared by: CLC CONSUMER SERVICES 2730 Liberty Ave Pittsburgh, PA 15222 D. JERMALOWSKI

* Space above for recorders use only

SATISFACTION OF MORTGAGE

Made this day, May 16, 2005

Account #: 79-3-0304596 DMJ

Mortgagor:

RUSSELL S. BOWEN & CAROL ANN BOWEN

Mortgagee:

MERS as nominee for E-LOAN

Date of Mortgage: AUGUST 12, 2004
Original Mortgage Debt: \$29,000.00

Mortgage Recorded on AUGUST 27, 2004, in the Office of the Recorder of Deeds of SHELBY County,

ALABAMA, in Book: ---, Page: ---, Instrument Number: 20040827000482300.

Brief Description or Statement of Location of Mortgaged Premises:

199 STONECLIFF CIRCLE

Twp/Boro/Munic:

PELHAM AL 35124

Section/Block/Lot: //

Parcel ID:

Group ID:

The undersigned, as holder of the Deed of Trust Note (or) Mortgage Note, hereby certifies that the debt secured by the above-mentioned mortgage has been fully paid or otherwise discharged and that upon the recording hereof said Mortgage shall be and is hereby fully and forever satisfied and discharged.

The undersigned hereby authorizes and empowers the recorder of said county to enter this satisfaction piece and to cause said mortgage to be satisfied of record. Witness the due execution hereof with the intent to be legally bound.

IN WITNESS WHEREOF, MERS as nominee for E-LOAN, by the officer duly authorized, has duly executed as a free act and deed the foregoing instrument on this day, May 16, 2005.

By: J. MITCHELL

Title: Assistant Vice President

G. BROWN

Attest/Witness:

(SEAL)

STATE OF PENNSYLVANIA COUNTY OF ALLEGHENY

ss.

On this day May 16, 2005, before me, CAROL JUNKER, a Notary Public in said State, personally appeared J. MITCHELL, ASSISTANT VICE PRESIDENT of MERS as nominee for E-LOAN, personally known to me, or proved to me on the basis of satisfactory evidence, to be the individual(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 capacity(ies), that by his/her/their signature(s) on the instrument, the individual(s) or the person upon behalf of which the individual(s) acted, executed the instrument, and that such individual(s) made such an appearance before the undersigned in the county of ALLEGHENY, state of PENNSYLVANIA.

WITNESS my hand and official seal.

Notarial Seal
Carol Junker, Notary Public
City Of Pittsburgh, Allegheny County
My Commission Expires Oct. 10, 2005

Member, Pennsylvania Association Of Notaries

Notary Public: CAROL JUNKER

MIN: 100039650003045940

* Space above for notarial use only

MERS PHONE # 1-888-679-6377