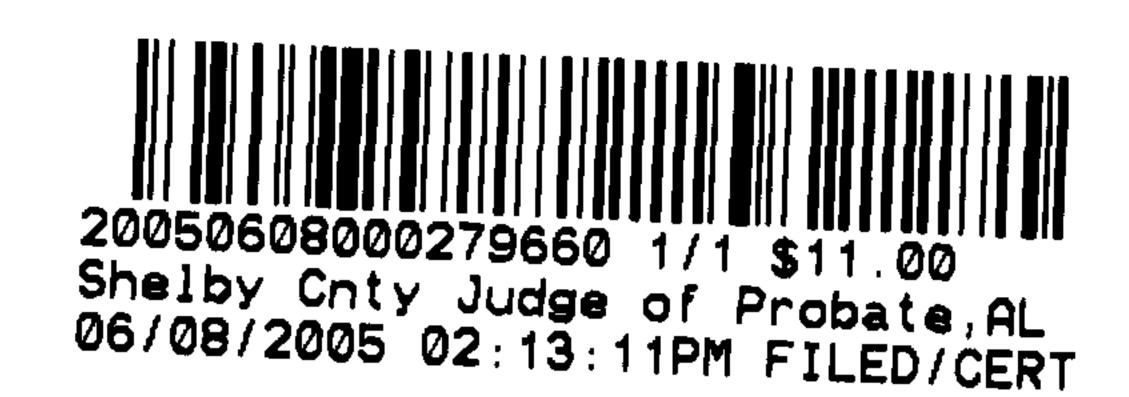
Recording Requested By: CCO MORTGAGE CORP.

When Recorded Return To:

LINDA JENNINGS CCO MORTGAGE CORP. P.O. BOX 6260 Glen Allen, VA 23058-9962



DISCHARGE OF MORTGAGE

CCO MORTGAGE CORP. #:0014192223 "HOVANEC" Lender ID:082/0014192223 Shelby, Alabama KNOW ALL MEN BY THESE PRESENTS, that CCO MORTGAGE CORP. F/K/A CHARTER ONE MORTGAGE CORP., hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by DOUGLAS A HOVANEC AND NICOLE HOVANEC to secure payment of the principal sum of \$45,850.00 plus interest, originally to CHARTER ONE MORTGAGE CORP., in the County of Shelby, and the State of Alabama, Dated: 10/16/2002 Recorded: 10/18/2002 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 20021018000512230, 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).

CCO MORTGAGE CORP. F/K/A CHARTER ONE MORTGAGE CORP. On June 1st, 2005

BEUSY S. MORANO, Assistant Vice-President

STATE OF Virginia COUNTY OF Henrico

On June 1st, 2005, before me, LAWEEDA DARDEN, a Notary Public in and for Henrico in the State of Virginia, personally appeared BETSY S. MORANO, Assistant Vice-President, 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.

WITMESSimy hand and official seal,

Notary Expires: 08/31/2006

LAWEEDA DARDEN

(This area for notarial seal)

Prepared By: Laweeda Darden, CCO MORTGAGE CORP. 10561 Telegraph Road, Glen Allen, VA 23059 (800) 234-6002