Recording Requested By:
Mortgage Lenders Network USA, Inc.

When Recorded Return To:

Mortgage Lenders Network
10 Research Parkway
Payoff Dept.
Wallingford, CT 06492-

20051013000533180 1/1 $11.00
Shelby Cnty Judge of Probate,AL
10/13/2005 10:08:34AM FILED/CERT

DISCHARGE OF MORTGAGE

RFC #:3030027833 "BEARDEN" ID:552/ Shelby, AL

KNOW ALL MEN BY THESE PRESENTS,
That JP MORGAN CHASE BANK AS TRUSTEE,
F/K/A CHASE MANHATTAN BANK AS TRUSTEE
RESIDENTIAL FUNDING CORP. ATTORNEY-IN-FACT, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage dated 07/17/2003, made and executed by RICHARD T. BEARDEN, AN UNMARRIED INDIVIDUAL to secure payment of the principal sum of $140,480.00 plus interest, originally to MORTGAGE LENDERS NETWORK USA, INC. DBA LENDERS NETWORK, in the County of SHELBY and the State of ALABAMA, Recorded 07/31/2003 as Instrument No. 20030731000492480 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).

JP Morgan Chase Bank as Trustee,
F/K/A Chase Manhattan Bank as Trustee
Residential Funding Corp. Attorney-in-Fact
On September 26, 2005

By: _____

SANDRA DAVERSA-JARISH, ASSISTANT
VICE PRESIDENT

STATE OF Connecticut
COUNTY OF Wallingford Town

ON September 26, 2005, before me, LISA M DOBBINS, a Notary Public in and for the County of Wallingford Town County, State of Connecticut, personally appeared Sandra Daversa-Jarish, 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.

_____
LISA M DOBBINS
Notary Expires: 01/31/2009 #137108

(This area for notarial seal)

Prepared By: T O'Connell,Mtg Lenders Network 10 Research Pkwy Wallingford CT 06492 2032846506
SJC-20050926-0013 ALSHELB SHELBY AL BAT: 9545/3030027833 KXALDOM1