

Recording Requested By: ALTA REAL ESTATE SERVICES, INC.

When Recorded Return To:

ALTA REAL ESTATE SERVICES, INC 10401 DEERWOOD PARK BLVD. ATTN: RECONVEYANCE DEPT. JACKSONVILLE, FL 32256

DISCHARGE OF MORTGAGE

ALTA REAL ESTATE SERVICES, INC. #:4001042805 "PAYNE" Lender ID:S18/3364066 Shelby, Alabama PIF: 09/08/2005 KNOW ALL MEN BY THESE PRESENTS, that JP Morgan, Chase Bank as Trustee for CSFB Trust Series 2001-HS 27, by SELECT PORTFOLIO SERVICING, INC. F/K/A Fairbanks Capital Corp. as Attorney in Fact., hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by DAVID M. PAYNE AND DANA L. PAYNE (MARRIED) to secure payment of the principal sum of \$129,440.00 plus interest, originally to SOUTHERN ATLANTIC FINANCIAL SERVICES, INC.,, in the County of Shelby, and the State of Alabama, Dated: 10/29/1996 Recorded: 11/05/1996 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 1996-36798, 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 for CSFB Trust Series 2001-HS 27, by SELECT PORTFOLIO SERVICING, INC. F/K/A Fairbanks Capital Corp. as Attorney in Fact.

On October 6th, 2005

B. Williams, Document Control Officer

STATE OF Florida COUNTY OF Duval

On October 6th, 2005, before me, STACEY SULLIVAN, a Notary Public in and for Duval in the State of Florida, personally appeared B. Williams, Document Control Officer, 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,

STACEY SULLIVAN Notary Expires: 03/16/2008 #DD300854

(This area for notarial seal)

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Prepared By: Brielle Hernandez, ALTA REAL ESTATE SERVICES, INC. P.O. BOX 551170, JACKSONVILLE, FL 32255 800-944-1212