20051213000643940 1/1 $11.00
Shelby Cnty Judge of Probate,AL
12/13/2005 10:44:54AM FILED/CERT

Recording Requested By:
DITECH.COM

When Recorded Return To:

JANYESE A JOINER
1448 SECRETARIAT DRIVE
HELENA, AL 35080

DISCHARGE OF MORTGAGE

Ditech.com #:8127417355 "JOINER" Lender ID:61042/654867799 Shelby, Alabama PIF: 11/21/2005
MERS #: 100037506548677997 VRU #: 1-888-679-6377

KNOW ALL MEN BY THESE PRESENTS, that Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, GMAC Mortgage Corporation dba DiTech.com), hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by JANYESE A JOINER to secure payment of the principal sum of $20,000.00 plus interest, originally to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") (SOLELY A S NOMINEE FOR LENDER, GMAC MORTGAGE CORPORATION DBA DITECH.COM), in the County of Shelby, and the State of Alabama, Dated: 02/06/2004 Recorded: 03/01/2004 as Instrument No.: 20040301000105460, 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).

Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, GMAC Mortgage Corporation dba DiTech.com)
On December 1st, 2005

By:_____
JANICE BURT, Assistant Secretary

STATE OF Iowa
COUNTY OF Black Hawk

On December 1st, 2005, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared JANICE BURT, Assistant Secretary, 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,

M. CLARK
NOTARIAL SEAL - STATE OF IOWA
COMMISSION NUMBER 728505
MY COMMISSION EXPIRES MAY 17, 2007

M. CLARK
Notary Expires: 05/17/2007 #728505

Prepared By: Cindy Luck, DITECH.COM PO BOX 205, WATERLOO, IA 50704-0205 1-800-852-0656

*CSL*CSLGMAC*12/01/2005 07:04:11 PM* GMAC02GMAC00000000000000000871723* ALSHELB* 8127417355 ALSTATE_MORT_REL *CSL*CSLGMAC*