

Recording Requested By: MORGAN STANLEY CREDIT CORPORATION

When Recorded Return To:

JOY HOUTS 3537 CROSSINGS CR BIRMINGHAM, AL 352424452

DISCHARGE OF MORTGAGE

MORGAN STANLEY CREDIT CORPORATION #:9402390482436 "HOUTS" Lender ID:96 Shelby, Alabama KNOW ALL MEN BY THESE PRESENTS, that MORGAN STANLEY CREDIT CORPORATION f/k/a MORGAN STANLEY DEAN WITTER CREDIT CORPORATION, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by JOY S HOUTS, Joy S Houts to secure payment of the principal sum of \$100,000.00 plus interest, originally to MORGAN STANLEY DEAN WITTER CREDIT CORPORATION, in the County of Shelby, and the State of Alabama, Dated: 08/12/2003 Recorded: 08/22/2003 as Instrument No.: 20030822000557420, 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).

MORGAN STANLEY CREDIT CORPORATION I/k/a MORGAN STANLEY DEAN WITTER CREDIT CORPORATION On <u>June 2nd</u>, 2006

Dayna M Syverson, Vice-President/

STATE OF South Dakota COUNTY OF Minnehaha

On June 2nd, 2006, before me, CONNIE HOUCK, a Notary Public in and for the County of Minnehaha County, State of South Dakota, personally appeared Dayna M Syverson, 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.

WITNESS my hand and official seal,

CONNIE HOUCK

Notary Expires: 10/22/2010

CONNIE HOUCK SEAL NOTARY PUBLIC SEAL '

(This area for notarial seal)

Tom Dorn, MORGAN STANLEY CREDIT CORPORATION 4909 EAST 26TH STREET, SIOUX FALLS, SD 57110 Prepared By: 1-800-767-9269