20061003000489250 1/1 \$11.00 Shelby Cnty Judge of Probate, AL 10/03/2006 02:30:27PM FILED/CERT

Recording Requested By: AMERICA'S SERVICING COMPANY

When Recorded Return To:

JOSH PALMER 161 SOMMERSBY CR PELHAM, AL 35124



DISCHARGE OF MORTGAGE

America's Servicing Company #:1205210885 "PALMER" Lender ID:H03001/326970150 Shelby, Alabama MERS #: 100162500043098327 VRU #: 1-888-679-6377

KNOW ALL MEN BY THESE PRESENTS, that MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR FREELAND, FLINDERS, & ASSOC., LLC, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by JOSH PALMER, AN UNMARRIED MAN to secure payment of the principal sum of \$100,800.00 plus interest, originally to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR FREELAND, FLINDERS, & ASSOC., LLC, in the County of Shelby, and the State of Alabama, Dated: 06/29/2005 Recorded: 07/08/2005 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 20050708000343070, 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. AS NOMINEE FOR FREELAND, FLINDERS, & ASSOC., LLC

On September 27th, 2006

STATE OF California COUNTY OF San Bernardino

On September 27th, 2006 before me, ANNORA N. HALL, Notary Public, personally appeared ESTHER RUIZ, 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(ies), and that by his/her/their signature(s) 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,

ANNORA N. HALL

Notary Expires: 02/07/2007 #1398781

ANNORA N. HALL
COMM. #1398781
NOTARY PUBLIC - CALIFORNIA COMM SAN BERNARDINO COUNTY
My Comm. Expires FEB. 7, 2007

(This area for notarial seal)

Prepared By: Mary Earl (106), AMERICA'S SERVICING COMPANY 4185 HALLMARK PARKWAY, SAN BERNARDINO, CA 92407 866-430-0675