

State of Alabama

KNOWN ALL MEN BY THESE PRESENTS that **FINANCIAL FREEDOM SENIOR FUNDING CORPORATION, SUCCESSOR BY MERGER WITH UNITY MORTGAGE CORP. dba THE REVERSE MORTGAGE COMPANY**, whose address is: **353 Sacramento St., Ste. 900, San Francisco, CA 94111**, being the duly authorized servicer for the present holder of a certain mortgage, whose parties, dates and recording information are below, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby cancel and discharge said mortgage.

**Original Mortgagor:** JAMES W. SINIARD AND MARY B. SINIARD, HUSBAND AND WIFE

**Original Mortgagee:** HERITAGE HOME MORTGAGE

**Original Loan Amount:** \$195,000.00

**Date Recorded:** April 2, 1999 **County:** SHELBY

**Doc./Inst. No.:** 1999-13907

**Book/Liber No.:** n/a **Page No.:** n/a

**Assigned to: UNITY MORTGAGE CORP.**

**Date Assignment Recorded:** April 2, 1999    **County:** SHELBY


**Assignment Doc./Inst. No.:** 1999-13908

**Book/LiberNo.:** n/a      **Page No.:** n/a

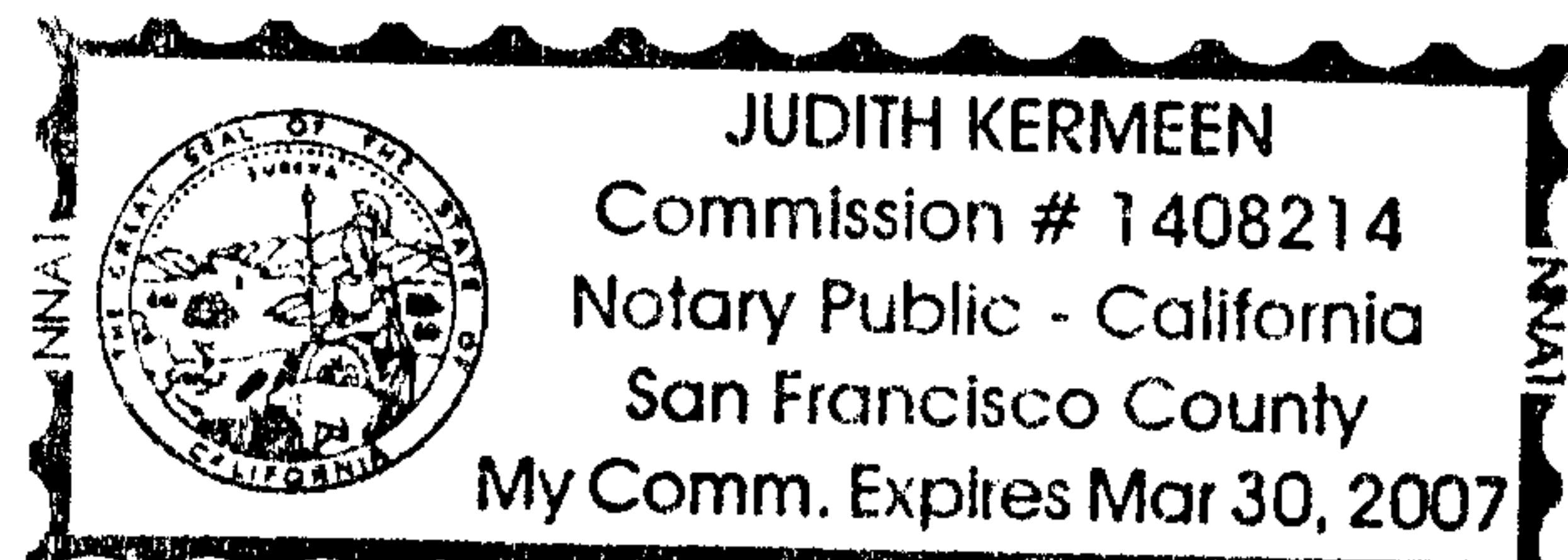
**Property Address:** 125 SUMMER BROOK LANE, ALABASTER, AL 35007

IN WITNESS WHEREOF, **FINANCIAL FREEDOM SENIOR FUNDING CORPORATION, SUCCESSOR BY MERGER WITH UNITY MORTGAGE CORP. dba THE REVERSE MORTGAGE COMPANY** has caused these presents to be executed in its corporate name and seal by its authorized officers this 19th Day of September, 2006.

**MORTGAGEE:**

  
Stephen Irwin, Vice President

STATE OF CALIFORNIA }  
SS  
COUNTY OF SAN FRANCISCO }



On this 19th Day of September, 2006, before me, the undersigned, a Notary Public in and for said State, personally appeared Stephen Irwin, Vice President, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged that he executed the same in his authorized capacity, and that by his signature on the instrument the person or the entity on behalf of which the person acted, executed the instrument..

WITNESS my hand and official seal.

Signature Joan Korman

(This area for official notary seal)