

1999

KAT HAGGERT!

Commission # 1673368

Notary Public - C. Jinia

Sania Clara County

My Cornm. Expires Mar 13, 2010

RECORDING REQUESTED BY / RETURN TO: Peelle Management Corporation P.O. Box 1710, Campbell, CA 95009-9982

Discharge Of Mortgage

WHEREAS the indebtedness secured by the mortgage described below has been fully paid and satisfied,

Mortgage Electronic Registration Systems, Inc.,

(MERS) as nominee for HOMECOMINGS FINANCIAL NETWORK INC

owner and holder of the debt, hereby declares that the lien of said mortgage is forever discharged and satisfied.

Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC

Original Mortgagor: RALPH B GARRARD

Recorded in Shelby County, Alabama, on 04/17/02 as Inst. # 2002-17836

Date of mortgage: 04/09/02 Amount of mortgage: \$15000.00

DATE OF SATISFACTION: 10/16/06

NOW THEREFORE, the recorder or clerk of said county is hereby instructed to record this instrument and to cancel, release, and discharge the mortgage in accordance with the regulations of said state and county.

DATED: 10/27/2006

Mortgage Electronic Registration Systems, Inc.

(MERS) as nominee for HOMECOMINGS FINANCIAL NETWORK INC

Ву:___

Shannon Blum Vice President

State of California

County of Santa Clara

On 10/27/2006, before me, the undersigned, a Notary Public for said County and State, personally appeared Shannon Blum, personally known to me to be the person that executed the

foregoing instrument, and acknowledged that she is Vice President of

Mortgage Electronic Registration Systems, Inc.

(MERS) as nominee for HOMECOMINGS FINANCIAL NETWORK INC

and that she executed the foregoing instrument pursuant to a resolution of

its board of directors and that such execution was done as the free act and deed of

Mortgage Electronic Registration Systems, Inc.

(MERS) as nominee for HOMECOMINGS FINANCIAL NETWORK INC.

Notary: Kat Haggerty

My Commission Expires: 03/13/10

Prepared by: E. N. Harrison,

Peelle Management Corporation, P.O. Box 1710, Campbell, CA 95009-9982

LN# 0301108288 Investor LN# 7475613 P.I.F.: 10/16/06

FINAL RECON.m 90816 10/27/2006 01-117 AL Shelby 1666:46 14

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MIN#: 1000626-0413907080-1

MERS Tel.#: 1-888-679-6377