

2002 005181

NOTARIAL SEAL
JAN DEUTERS
NOTARY PUBLIC
NORTH CAROLINA
EXPIRES MAY 25, 2005

Loan# 5007341

THIS INSTRUMENT PREPARED BY: Gwennelle Whitfield

AFTER RECORDING FORWARD TO: HomeGold, Inc.
113 Reed Ave
Lexington, SC 29072

RELEASE OF MORTGAGE

THIS CERTIFIES that a certain mortgage executed by Edward C. Michniewicz and Julia A. Michniewicz in favor and given to Emergent Mortgage Corporation d/b/a HomeGold, as mortgagee, was sold to : First Union National Bank (9639 Doctor Perry Road, Suite 124, Ijamesville, MD 21754, as Indenture Trustee for the registered holders of Emergent Home Equity Loan Asset Backed Notes, Series 1997-03, dated August 20, 1997, and recorded in Mortgage Instrument 97057069, Book _____, Page _____, of the record in Hamilton County, Indiana, is hereby fully released and satisfied.

IN WITNESS WHEREOF, the undersigned has hereunto set its corporate hand and seal by its proper officers, they being thereto duly authorized this day, 26th of October, 2001.

First Union National Bank
This Document is the property of
the Lake County Recorder!

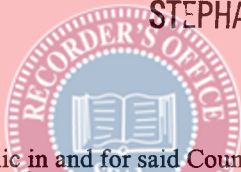
(Corporate Seal)

BY: [Signature]
(Printed Name) PABLO DE LA CANAL
VICE PRESIDENT

ITS: _____
(Title)

ATTEST: [Signature]
ITS: ASSISTANT SECRETARY
STEPHANIE J. PURDY

STATE OF NORTH CAROLINA
COUNTY OF MECKLENBURG



Before me, the undersigned, a Notary Public in and for said County and State this day 26th day of October, 2001, personally appeared Stephanie J. Purdy and Pablo De La Canal, Vice President, respectively, and Assistant Secretary of First Union Mortgage Corporation, who as such officers for and on its behalf acknowledged the execution of the foregoing instrument.

WITNESS my hand and Notarial Seal
My Commission Expires:

[Signature]
Notary Public for North Carolina

JAN DEUTERS
MY COMMISSION EXPIRES
MAY 25, 2005

060175413

HOLD FOR FIRST AMERICAN TITLE

10/20