

RELEASE OF LIEN

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STATE OF ALABAMA
COUNTY OF SHELBY

KNOW ALL BY THESE PRESENTS:

THAT THE UNDERSIGNED, of the County of Duval, State of Florida, the present legal and equitable Owner and Holder of that one certain Promissory Note in the original principal sum of \$41000.00, dated MAY 31ST, 1977, and executed by JOSEPH D GARRETT & WIFE TERESA D GARRETT

payable to
JOHNSON & ASSOCIATES MORTGAGE CO.

more fully described in a Mortgage, duly recorded in Instrument No. , Certificate No. , Mortgage Book 365, Page 626, of the Mortgage records of SHELBY County, ALABAMA; said Note being secured by the therein described lien.

FOR AND IN CONSIDERATION of the full and final payment of said Note, the receipt of which is hereby acknowledged, have released and discharged, and by these presents do hereby release and discharge, the above described property from all liens held by the undersigned securing said Note.

Executed this FEBRUARY 12, 1999

HomeSide Lending, Inc.
f/k/a BancBoston Mortgage Corporation
a Florida Corporation,
the successor by merger to Stockton, Whatley,
Davin & Company

Attest:

Susan Sturgill
By Susan Sturgill

SUSAN STURGILL, VICE PRESIDENT

Mary Bacon
MARY BACON
ASSISTANT SECRETARY

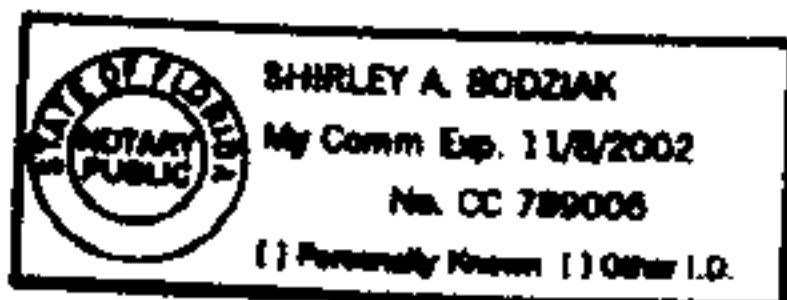


STATE OF Florida
COUNTY OF Duval

SS.

Before me, the undersigned authority, on this day personally appeared SUSAN STURGILL, VICE PRESIDENT, and MARY BACON, ASSISTANT SECRETARY of HomeSide Lending, Inc. known to me to be the persons whose names are subscribed on the foregoing instrument, and acknowledged to me that they executed the same for the purpose and consideration therein expressed, in the capacity therein stated and as the act and deed of said Corporation.

Given under my hand and seal of office on FEBRUARY 12, 1999.



Shirley A. Bodziah
THE UNDERSIGNED
Notary Public

Prepared By:

J. Tarleton
J. TARLETON
HomeSide Lending, Inc.
P.O. Box 45179
Jacksonville, FL 32256-5179

Inv. Pool GCF-206
Inv. Number 17924795
Loan Number 17924795
PFDT: 99-02-01

RECORD AND RETURN TO:

JOHN G SMARTT III
PATRICIA A SMARTT
PO BOX 285
STERRETT AL 35147-0285

PFAL - 021099KD

02/22/1999-07207
10:45 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CRN 8.50

Inst # 1999-07207