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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 \$66615.00, dated JULY 8TH, 1997, and executed by JAMES DAVID SPRAY III & WIFE ELIZABETH DAVIS SPRAY

payable to PINNACLE BANK

more fully described in a Mortgage, duly recorded in Instrument No. 1997-21835, Certificate No. , Mortgage Book , Page 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 dischared, 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 MARCH 30, 1999

HomeSide Lending, Inc. a Florida Corporation

Attest:

C PEREZ ASSISTANT SECRETARY

STATE OF Florida

COUNTY OF Duval

JOHN K JONES ASSISTANT VICE PRESIDENT

SEAL 5

Before me, the undersigned authority, on this day personally appeared JO ANN K JONES, ASSISTANT VICE PRESIDENT, and C PEREZ, 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

Given under my hand and seal of office on MARCH 30, 1999.

DEBORAH K, KUEHLE
MY COMMISSION # CC 604040
EXPIRES: November 25, 2000
Bonded Thru Notary Public Underwriters

Prepared By:

TARLETON

Corporation.

THE UNDERSTONED RUBLE
Notary Public

Inv. Pool H01-405 Inv. Number 18533622 Loan Number 18533622 PFDT: 99-03-15

HomeSide Lending, Inc. P.O. Box 45179

Jacksonville, FL 32256-5179

RECORD AND RETURN TO:

JAMES D SPRAY III 9400 GOODMAN RD APT 1D OLIVE BRANCH MS 38654-1746

PFAL - 021099KD

Inst • 1999-15358

04/12/1999-15358 11:50 AM CERTIFIED SHELBY COUNTY MAGE OF PROBATE 001 MWS 8.50