STATE OF ALABAMA

COUNTY OF SHELBY

KNOW ALL BY THESE PRESENTS:

THAT THE UNDERSIGNED, of the County of Bexar, State of Texas, the present legal and equitable Owner and Holder of that one certain Promissory Note in the original principal sum of \$120910.00, dated APRIL 13TH, 1999, and executed by RICHARD JAY EARLY AND WIFE payable to

MORTGAGEAMERICA, INC.

more fully described in a Mortgage, duly recorded in Instrument No. 1999-15828, 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 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 January 24, 2001

HomeSide Lending, Inc.

Attest:

SANTELLAN ASSISTANT SECRETARY

STATE OF Texas

COUNTY OF Bexar

SS.

Вy

Before me, the undersigned authority, on this day personally appeared NANCY STATON, ASST. VICE PRESIDENT, and B. SANTELLAN, 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 January 24, 2001.

Monary Pathic, State of Texas 49 to Hitsion Expires √GL 11130, 2.

Gall Compton

Notary Public

Prepared By:

GALL COMPTON HomeSide Lending, P.O. Box 47524 Inc.

San Antonio, TX 78265-7524

Inv. Pool H10-755 Inv. Number 19776246 Loan Number 19776246 PFDT: 00-12-21

RECORD AND RETURN TO:

RICHARD J EARLY 208 WILLOW BEND RD BIRMINGHAM AL 35209-6934 COMPG 5235-22DEC00

PFAL - 061600DM MIN No.:

Inst # 2001-03785

02/02/2001-03785 11:10 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 11.00 BMK 100