

RELEASE OF LIEN

PEG

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 \$137750.00, dated MAY 26TH, 1999, and executed by JOE C. SMITH, AN UNMARRIED MAN

payable to
ALABAMA TELCO CREDIT UNION

more fully described in a Mortgage, duly recorded in Instrument No. 199923063, 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 March 21, 2001

HomeSide Lending, Inc.



Attest:

[Signature]
Y OUBRE
ASSISTANT SECRETARY

By *[Signature]*
D. BONN, VICE PRESIDENT

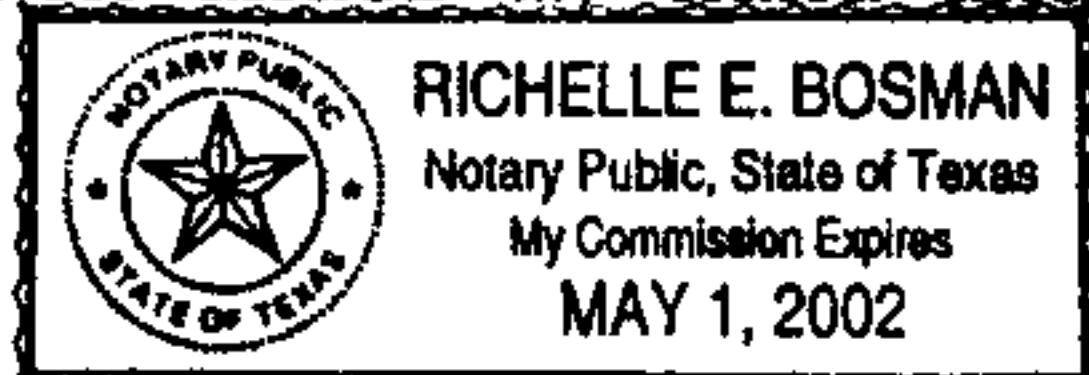
STATE OF Texas
COUNTY OF Bexar

ss.

Before me, the undersigned authority, on this day personally appeared D. BONN, VICE PRESIDENT, and Y OUBRE, 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 March 21, 2001.



[Signature]
Notary Public

Prepared By:

RASHAWN GREEN
HomeSide Lending, Inc.
P.O. Box 47524
San Antonio, TX 78265-7524

Inv. Pcol CA3-824
Inv. Number 1673183263
Loan Number 19817266
PFDT: 01-03-01

RECORD AND RETURN TO:

JOE C SMITH
1146 RIVERCHASE PKWY W
BIRMINGHAM AL 35244-1409
GREER 6475-02MAR01

PFAL - 061600DM
MIN No.:

Inst # 2001-12160

04/03/2001-12160
08:56 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MB 11.00