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 \$101700.00, dated SEPTEMBER 30TH, 1997, and executed by J. BARRY MCKAY AND JANET L MCKAY, HUSBAND AND WIFE payable to

SOUTHTRUST MORTGAGE CORPORATION

more fully described in a Mortgage, duly recorded in Instrument No. 1997-32190, 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 July 13, 2001

Mortgage Electronic Registration Systems, Inc. (MERS) as nominee for HomeSide Lending, Inc. Inst # 2001-30195

Attest:



07/20/2001-30195 01:23 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 11.00 DOI MSB

B. SANTELLAN ASSISTANT SECRETARY VICE PRESIDENT

STATE OF Texas

COUNTY OF Bexar

Before me, the undersigned authority, on this day personally appeared J. BRAEUER, VICE PRESIDENT, and B. SANTELLAN, ASSISTANT SECRETARY of Mortgage Electronic Registration Systems, Inc. (MERS) 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 July 13, 2001.

C. Guel Notary Public, State of Texas My Commission Expires JUNE 23, 2004 Prepared by:

Notary Public

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

Inv. Pool L06-102 Inv. Number 137563906 Loan Number 10174931

PFDT: 01-07-03

RECORD AND RETURN TO:

J BARRY MCKAY JANET L MCKAY 80 WINTERHAVEN DR ALABASTER AL 35007-2124

PFAL - 061600DM MIN No.: 100010980003978086