RELEASE OF LIEN

STATE OF ALABAMA   }
                           }   KNOW ALL BY THESE PRESENTS:
COUNTY OF SHELBY   }

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 $165000.00, dated NOVEMBER 25TH, 1997, and executed by
JOHN D. CARPENTER AND WIFE,
PAMELA SUE CARPENTER
payable to
COATS, & CO., INC.

more fully described in a Mortgage, duly recorded in Instrument No. , Certificate No. , Mortgage Book 1997, Page 39266, 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 September 04, 2001

                    HomeSide Lending, Inc.

Attest:

                              Inst # 2001-39111

                              09/11/2001-39111
                              12:41 PM CERTIFIED
                              SHELBY COUNTY JUDGE OF PROBATE
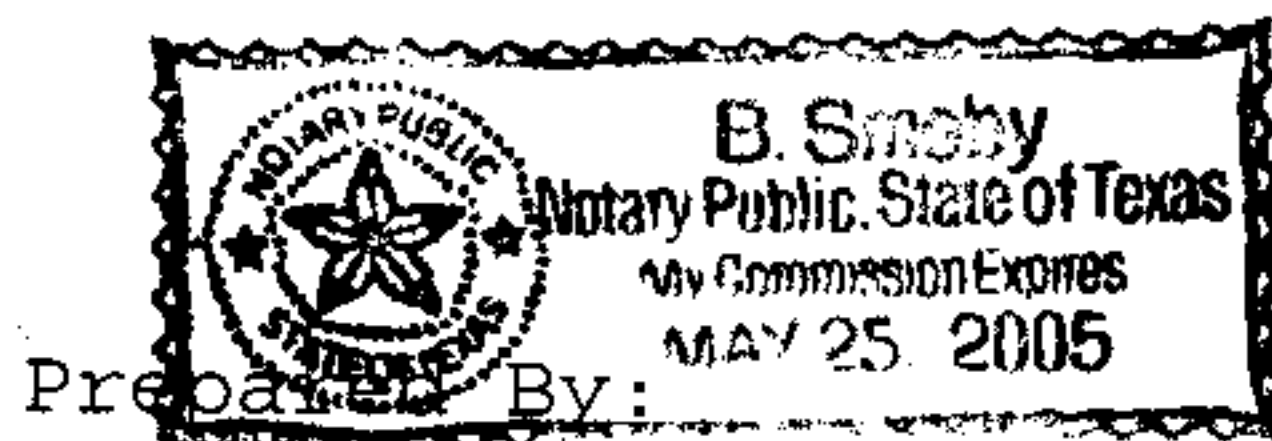   001 MSB   11.00

_____   By _____
NANCY STATON   J. BRAEUER
ASSISTANT SECRETARY   VICE PRESIDENT

STATE OF Texas   }
                           }   ss.
COUNTY OF Bexar   }

Before me, the undersigned authority, on this day personally appeared J. BRAEUER, VICE PRESIDENT, and NANCY STATON, 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 September 04, 2001.

                              B. Smoby
                              Notary Public, State of Texas
                              My Commission Expires
                              MAY 25, 2005

Prepared By: _____
                    Notary Public

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

Inv. Pool L24-002
Inv. Number 951315609
Loan Number 19194462
PFDT: 01-08-22

RECORD AND RETURN TO:

JOHN D CARPENTER
PAMELA S CARPENTER
214 BAYHILL TER
BIRMINGHAM AL   35244-3248   PFAL - 061600DM
GUERC   4550-23AUG01   MIN No.: