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 \$70600.00, dated AUGUST 17TH, 1998, and executed by YON M SNIDER UNMARRIED

payable to AMSOUTH BANK

more fully described in a Mortgage, duly recorded in Instrument No. 1998-34910, 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 September 25, 2001

Mortgage Electronic Registration Systems, Inc. (MERS) as nominee for HomeSide Lending, Inc.

Inst # 2001-42565

Attest:

10/02/2001-42565 02:52 PM CERTIFIED SHELBY COUNTY JUBGE OF PROBATE 11.00 001 CH

R.L. KISTLER

ASSISTANT SECRETARY

VICE PRESIDENT

STATE OF Texas

COUNTY OF Bexar

SS.

Before me, the undersigned authority, on this day personally appeared J. BRAEUER, VICE PRESIDENT, and R.L. KISTLER, 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 September 25, 2001.

C. Guel Notary Public, State of Texas My Commission Expires __UNE 23, 2004

Notary Public

2. Bull

Inv. Pool L45-001 Inv. Number 237230836 Loan Number 12710407 PFDT: 01-09-14

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

RECORD AND RETURN TO:

YON M SNIDER PO BOX 380472 BIRMINGHAM AL 35238-0472 9082-15SEP01 LEVRI

PFAL - 061600DM MIN No.: 100010980004909874