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 \$62400.00, dated JUNE 29TH, 1995, and executed by DANG SI PHAM AND THO THI HOANG, HUSBAND AND WIFE payable to MORTGAGEAMERICA, INC.

more fully described in a Mortgage, duly recorded in Instrument No. 1995-17460, 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 December 28, 2001

Mortgage Electronic Registration Systems, Inc. (MERS) as nominee for HomeSide Lending, Inc. Inst # 2002-01491

Attest:

O1/O8/2002-01491
O3:48 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CH 11.00

P MURPHY ASSISTANT SECRETARY NANCY STATOM

ASSISTANT VICE PRESIDENT

STATE OF Texas

COUNTY OF Bexar

ss.

Before me, the undersigned authority, on this day personally appeared NANCY STATON, ASSISTANT VICE PRESIDENT, and P MURPHY, 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.

PATRICIA BELTHAN

Notary Public, State of Texas

My Commission Expires

MAY 1, 2002

PATRICIA BELTRAN and seal of office on December 28, 2001.

Prepared By:

Notary Public

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

Inv. Pool L35-001 Inv. Number 804622957 Loan Number 10171177 PFDT: 01-11-30

RECORD AND RETURN TO:

DANG S PHAM
THO T HOANG
529 OVERHILL DR
PELHAM AL 35124-1617
COMPG 4539203DEC01

PFAL - 061600DM MIN No.: 100010980004330444