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 \$228000.00, dated APRIL 20TH, 2001, and executed by JOHN BRANDON CALLAHAN AND KAREN KIRBY CALLAHAN, HUSBAND AND WIFE payable to CENTRAL STATE BANK OF CALERA

more fully described in a Mortgage, duly recorded in Instrument No. 2001-16401, 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 February 05, 2002

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

Attest:

02/11/2002-07127 03:15 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE DOI WET

ASSISTANT SECRETARY

Вy J. BAZAEUER

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 February 05, 2002.

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

Prepared By:

Notary Public

MARYLYN WWNINGHAM HomeSide Lending, Inc.

P.O. Box 47524

San Antonio, TX 78265-7524

Inv. Pool E05-314 Inv. Number 1676717942 Loan Number 13846525

PFDT: 02-01-22

RECORD AND RETURN TO:

JOHN B CALLAHAN KAREN K CALLAHAN 580 MOUNTAIN FOREST TRL CALERA AL 35040-5286 5808223JAN02 MINNM

PFAL - 061600DM MIN No.: 100022600319310701