

R E L E A S E O F L I E N

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
\$170000.00, dated OCTOBER 15TH, 1998, and executed by
MILTON E. BALLARD AND CHRISTIE LYNN BALLARD,
HUSBAND AND WIFE
payable to
SOUTH TRUST MORTGAGE CORPORATION

more fully described in a Mortgage, duly recorded in Instrument
No. 1998-40686, 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 May 16, 2002

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

Attest:

B Santellan
B. SANTELLAN
ASSISTANT SECRETARY

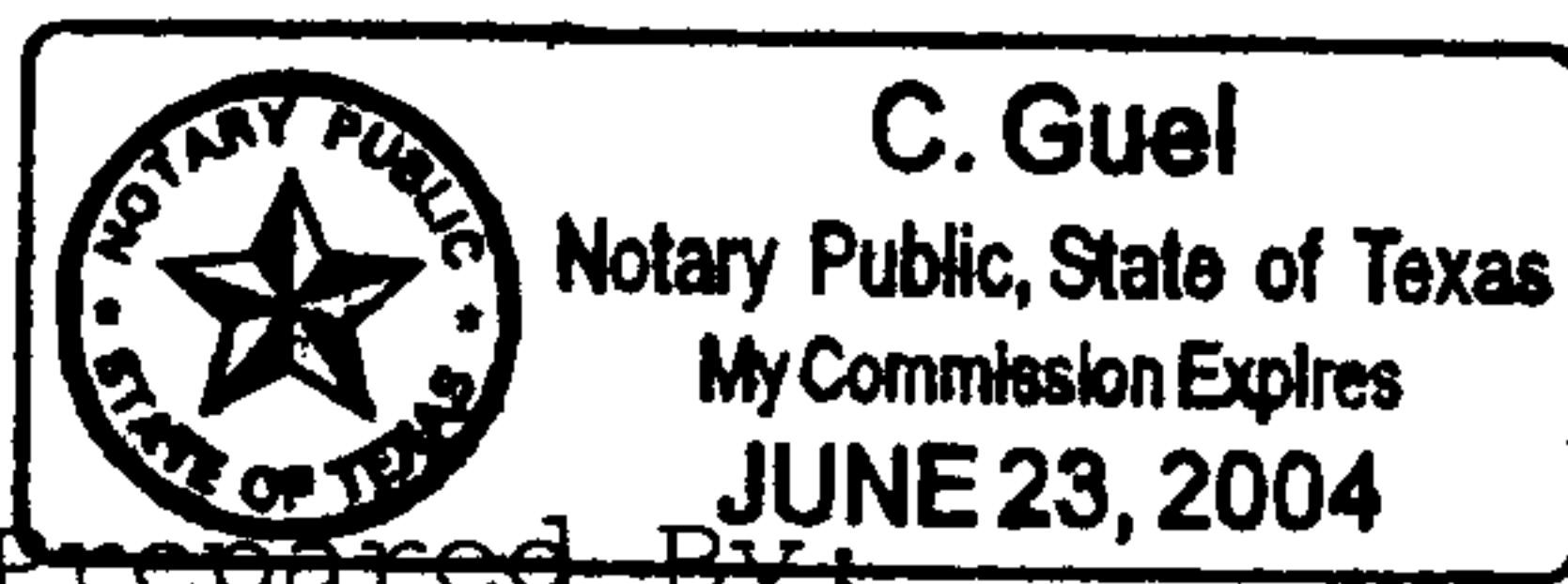
By B.R. Vincent
B.R. VINCENT
FIRST VICE PRESIDENT

STATE OF Texas
COUNTY OF Bexar

ss.

Before me, the undersigned authority, on this day personally
appeared B.R. VINCENT, FIRST 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 May 16, 2002.



Prepared By:

C. Guel
Notary Public

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

Inv. Pool L06-102
Inv. Number 718049832
Loan Number 10833078
PFDT: 02-05-01

RECORD AND RETURN TO:

MILTON E BALLARD
CHRISTIE L BALLARD
136 GLEN ABBEY WAY
ALABASTER AL 35007-3106
GUERC 3426102MAY02

PEG - PFAL
MIN No.: 100010980004149125