

RELEASE OF LIEN

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  
\$120000.00, dated SEPTEMBER 25TH, 1998, and executed by  
MICHAEL K. SMITH AND WIFE  
FAITH S. SMITH  
payable to  
AMSOUTH BANK

more fully described in a Mortgage, duly recorded in Instrument  
No. 1998-40053, 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 20, 2002

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

Attest:

G Harkless  
G HARKLESS  
ASSISTANT SECRETARY

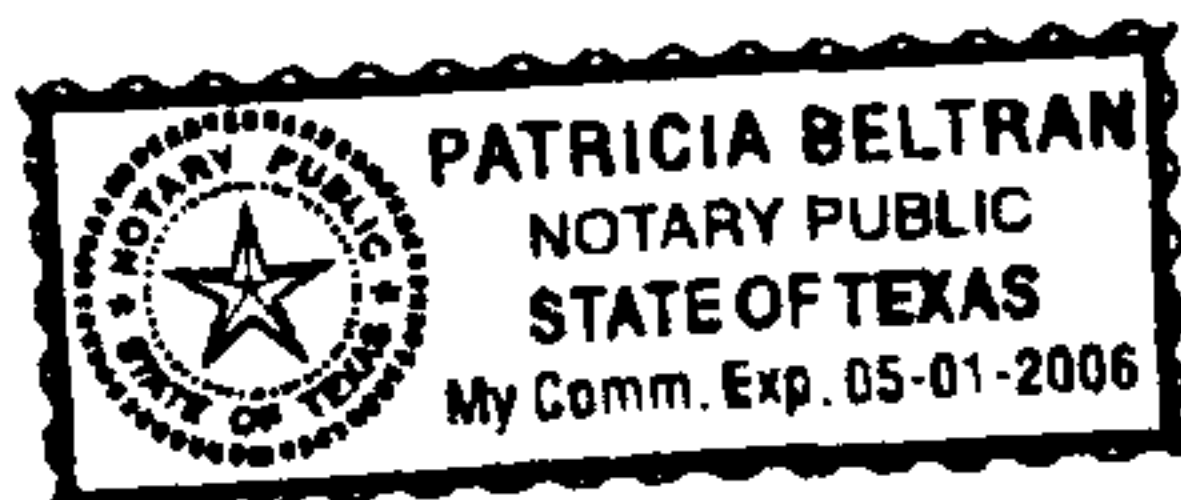
By P Murphy  
P MURPHY  
ASSISTANT VICE PRESIDENT

STATE OF Texas  
COUNTY OF Bexar

ss.

Before me, the undersigned authority, on this day personally  
appeared P MURPHY, ASSISTANT VICE PRESIDENT ,  
and G HARKLESS, 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 20, 2002.



Prepared By:

Patricia Beltran  
Notary Public

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

Inv. Pool C88-164  
Inv. Number 1668789185  
Loan Number 12918007  
PFDT: 02-05-03

RECORD AND RETURN TO:

MICHAEL K SMITH  
FAITH SMITH  
764 DIVIDING RIDGE DR  
BIRMINGHAM AL 35244-1736  
GUERC 3547304MAY02

PEG - PFAL  
MIN No.: 100010980004735287