This Document Prepared By:

C GUERRERO HomeSide Lending P.O. Box 47524 San Antonio, TX 78265-7524

Shelby Cnty Judge of Probate, AL 09/19/2002 12:32:00 FILED/CERTIFIED

RECORD AND RETURN TO:

JAMES A COLLUMS JR SANDRA A COLLUMS 704 LAUREL WOODS KNL 35080-3935 HELENA AL

RELEASE OF LIEN

STATE OF ALABAMA

KNOW ALL BY THESE PRESENTS:

COUNTY OF SHELBY

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 \$113050.00, dated JULY 31ST, 1997, and executed by JAMES ALBERT COLLUMS, JR. AND WIFE, SANDRA ANNETTE COLLUMS

payable to SOUTHTRUST MORTGAGE CORPORATION

more fully described in a Mortgage, duly recorded in Instrument No. 1997-24267, 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 13, 2002

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

Attest:

P MURPHY ASSISTANT SECRETARY J. FEUERBACHER VICE PRESIDENT

STATE OF Texas

COUNTY OF Bexar

SS.

Before me, the undersigned authority, on this day personally appeared J. FEUERBACHER, 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.

Given under my hand and seal of office on September 13, 2002.



B. SMEBY Notary Public, State of Texas My Commission Expires MAY 25, 2005

Notary Public

Inv. Pool: L06-102 Loan Number: 10177252 PIF - PFAL 3529530AUG02 GUERC

PFDT:

Inv. Number: 854510230 02-08-29

MIN No.: 100010980003980157