This Document Prepared By:

S MOTA HomeSide Lending P.O. Box 47524 San Antonio, TX 78265-7524 Shelby Cnty Judge of Probate, AL 10/22/2002 13:34:00 FILED/CERTIFIED

RECORD AND RETURN TO:

DANNY RICHARDSON JO A RICHARDSON 926 BURNT PINE DR MAYLENE AL 35114-5833

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 \$., dated MAY 20TH, 1998, and executed by DANNY RICHARDSON AND WIFE, JO ANN RICHARDSON

payable to

SOUTHTRUST MORTGAGE CORPORATION

more fully described in a Mortgage, duly recorded in Instrument No. 1998-20559, 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 October 15, 2002

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

Attest:

P MURPHY

ASSISTANT SECRETARY

J. B. KERNS

FIRST VICE PRESIDENT

STATE OF Texas

SS.

COUNTY OF Bexar Before me, the undersigned authority, on this day personally appeared J. B. KERNS, FIRST 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 October 15, 2002.

OF THE

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

Notary Public

Inv. Pool: L06-102 Loan Number: 10462012 PIF - PFAL

3314502OCT02 MOTAS

Inv. Number: 717782769

PFDT: 02-10-01

MIN No.: 100010980004096946