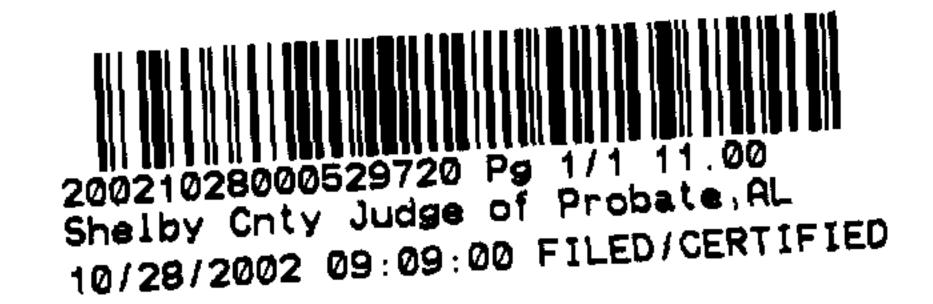
This Document Prepared By:

S MOTA HomeSide Lending P.O. Box 47524 San Antonio, TX 78265-7524



RECORD AND RETURN TO:

CHARLES A BEARD 1025 EMERALD CIR 35242-3482 BIRMINGHAM 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 \$185000.00, dated AUGUST 14TH, 1998, and executed by CHARLES A. BEARD AND WIFE, CHARLOTTE K. BEARD

payable to SOUTHTRUST MORTGAGE CORPORATION

more fully described in a Mortgage, duly recorded in Instrument No. 1998-31774, 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 21, 2002

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

Attest:

P MURPHY

ASSISTANT SECRETARY

murphy By Santeller

B. SANTELLAN VICE PRESIDENT

STATE OF Texas

COUNTY OF Bexar

SS.

Before me, the undersigned authority, on this day personally appeared B. SANTELLAN, 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 21, 2002.

C. Guel Notary Public, State of Texas My Commission Expires JUNE 23, 2004 COP 19

Notary Public

Inv. Pool: L06-102 Loan Number: 10485754 PIF - PFAL 32674030CT02 MOTAS

Inv. Number: 717941127

PFDT: 02-10-02

100010980004114665 MIN No.: