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Space above for Recorder's use

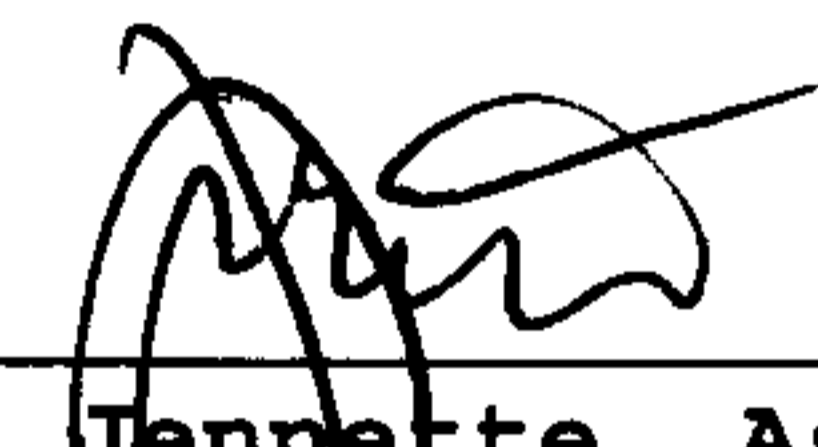
Loan #: 0005354257 Customer #: 743 RLS #: 714717


RELEASE OF MORTGAGE / DEED OF TRUST

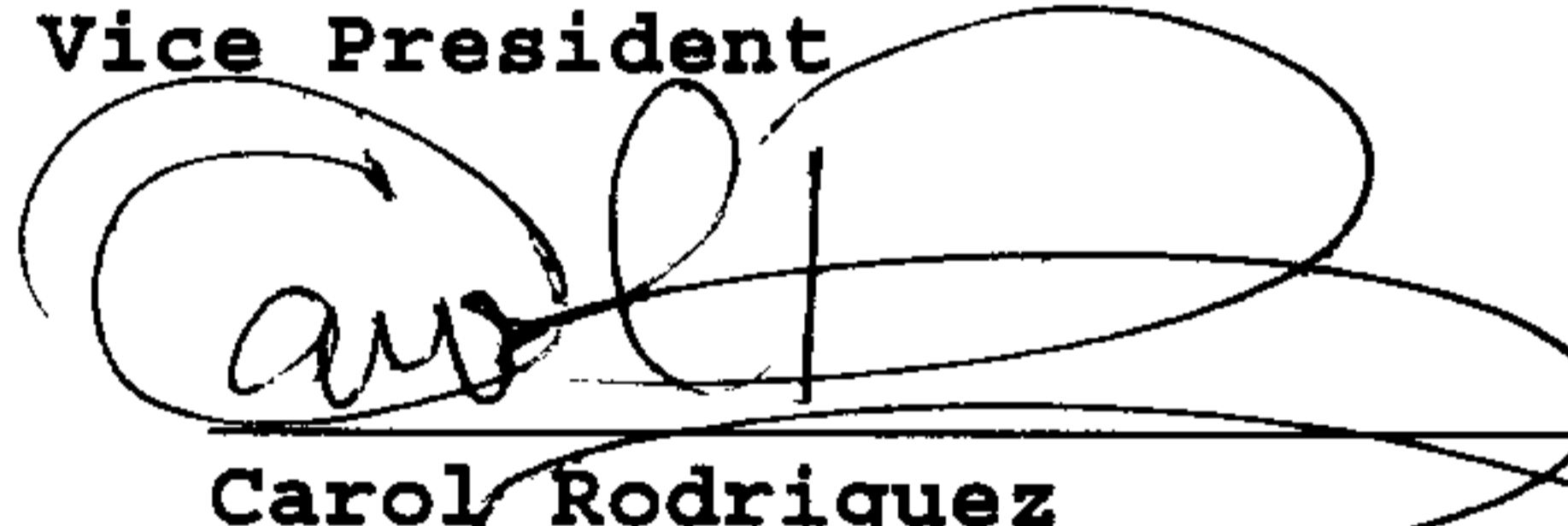
KNOW ALL MEN BY THESE PRESENTS: That the undersigned for and in consideration of the payment of indebtedness secured and the cancellation of all the notes thereby secured and the sum of one dollar, the receipt whereof is hereby acknowledged, does hereby remise, release, satisfy, convey and quit claim unto: **HERMAN C. YARBROUGH, AND JOANNE C. YARBROUGH, ARE HUSBAND AND WIFE**, heirs, legal representatives, successors and/or assignees, and assigns all right, title, interest, claim, or demand whatsoever it may have acquired in, through or by a certain Mortgage/Deed of Trust bearing the date **AUGUST 25, 1999**, and filed for the record in the County Recorder of **SHELBY**, State of **ALABAMA**, as Instrument No. **1999-46215** in Book No. --- at Page No. --- on **NOVEMBER 12, 1999**.

IN TESTIMONY WHEREOF, the said, **WACHOVIA BANK OF DELAWARE, N.A., SUCCESSOR BY MERGER TO FIRST UNION NATIONAL BANK OF DELAWARE, SUCCESSOR BY MERGER TO FIRST UNION HOME EQUITY BANK NA SUCCESSOR BY MERGER TO FIRST UNION HOME EQUITY CORPORATION**, has caused these presents to be signed by its **Assistant Vice President**, Dated: **DECEMBER 19, 2002**

Beneficiary:
WACHOVIA BANK OF DELAWARE, N.A., SUCCESSOR BY MERGER TO FIRST UNION NATIONAL BANK OF DELAWARE, SUCCESSOR BY MERGER TO FIRST UNION HOME EQUITY BANK NA SUCCESSOR BY MERGER TO FIRST UNION HOME EQUITY CORPORATION

By: 
Juanita Jennette, Assistant Vice President

WITNESS:

Arleda Polante

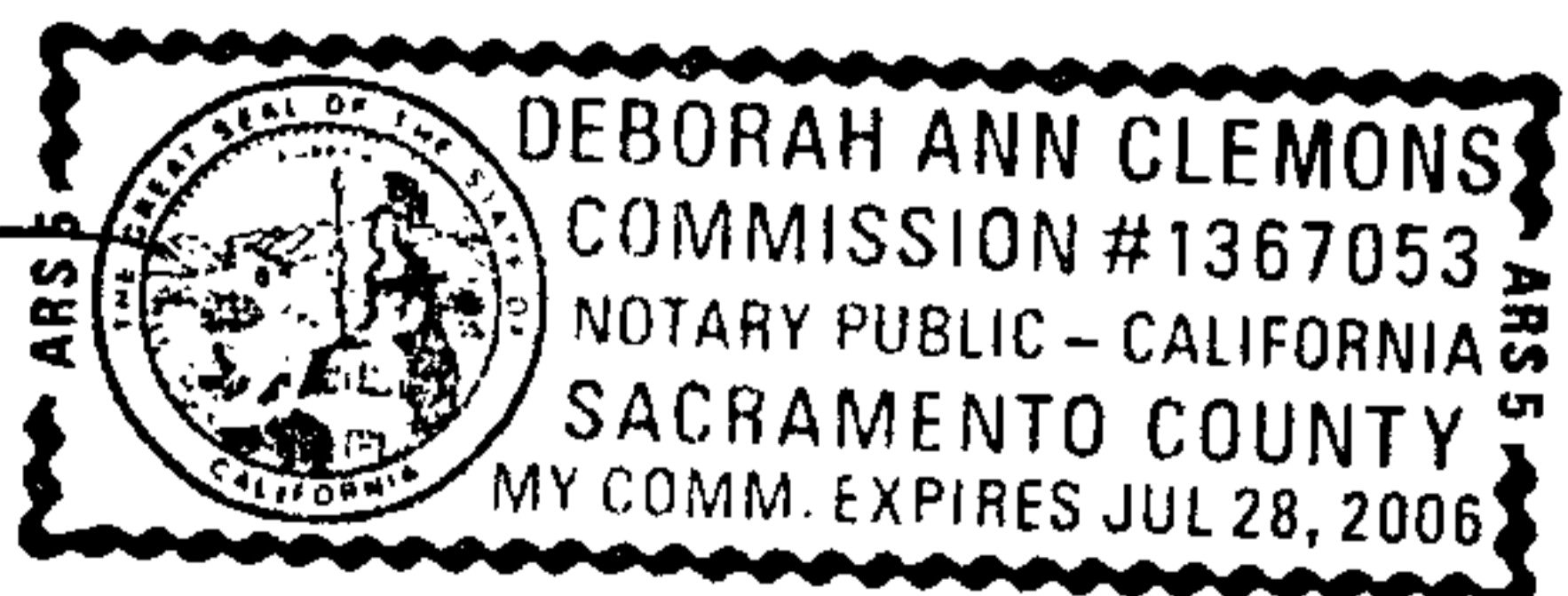

Carol Rodriguez

State of CALIFORNIA }
County of SACRAMENTO } ss.

On **DECEMBER 19, 2002**, before me, **Deborah Ann Clemons**, personally appeared **Juanita Jennette, Assistant Vice President** personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.


(Notary Name): **Deborah Ann Clemons**



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PREPARED BY: **PRINCETON RECONVEYANCE SERVICE: P O BOX 13309, Mailcode #CA3501**
Sacramento, CA 95813-3309
866/862-5573
Patricia Hampton