MORTGAGED RELEASE, SATISFACTION AND DISCHARGE

IN CONSIDERATION of the payment and full satisfaction of all indebtedness secured by that certain Mortgage described below, the undersigned, being the present legal owner of said indebtedness and thereby entitled and authorized to receive said payment, does release, satisfy, and discharge said Mortgage in full and does hereby consent that the same be canceled and discharged of record.

1st Party:

James Howard Stone and Margaret A. Stone

Mortgagee:

Roslyn National Mortgage Corporation

Loan Amount:

\$235,000.00

Date of Mortgage: August 9,1999

Date Recorded: August 27,1999

Volume: 1999 Page: 36026

Instrument Number:

Comments: Said Mortgage was assigned to VNB Mortgage Services, Inc.

on January 18, 2000 in Book 2000, Page 01785

Legal Description: Lot 807, according to the Map of Highland Lakes, 8th Sector, an Eddleman Community, as recorded in Map Book 23, Page 145, in the Probate Office of Shelby

County, Alabama.

AND AFFECTING REAL PROPERTY AND MORE PARTICULARLY DESCRIBED ON SAID DEED OF TRUST OR MORTGAGE REFERRED TO HEREIN

and recorded in the records of Shelby County, State of Alabama IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on October 20,2003

VNB MORTGAGE SERVICES INC.

Dorothy Allen

Lorraine Mora

Robert C. Vliet

First Vice President

Donna Finck Vice President

State of New Jersey County of Passaic

I, the undersigned authority, a Notary Public duly commissioned and qualified in and for the State and County aforesaid, hereby certify that Robert C. Vliet, 1460 Valley Road, Wayne, NJ 07470, whose name as First Vice President of VNB Mortgage Services, Inc., is signed to the foregoing instrument and who is personally known to me, acknowledged before me on this day that, being informed of the contents of said instrument, s/he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this the 20th day of October, 2003

Notary Public:

My Commission Expire

Prepared by: Ferial Qassis

DEBORAH ANN.RICCA NOTARY PUBLIC OF NEW JERSEY My Commission Expires Dec. 6, 2003