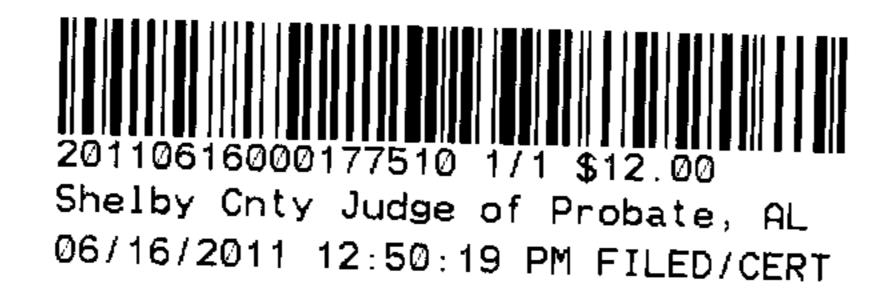
Recording Requested By: Cenlar FSB

When Recorded Return To:

CHARLES HIGGINS 101 MOORES SPRING ROAD MONTEVALLO, AL 35115





RELEASE OF MORTGAGE

Cenlar FSB #:0032283921 "HIGGINS" Lender ID:D51/1711982415 Shelby, Alabama MERS #: 100535820100002701 SIS #: 1-888-679-6377

KNOW ALL MEN BY THESE PRESENTS, that MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC AS NOMINEE FOR MERCHANTS & FARMERS BANK, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by CHARLES BRUCE HIGGINS, A MARRIED MAN AND CAROL HIGGINS, HIS WIFE to secure payment of the principal sum of \$85,000.00 plus interest, originally to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC AS NOMINEE FOR MERCHANTS & FARMERS BANK, in the County of Shelby, and the State of Alabama, Dated: 07/28/2010 Recorded: 08/16/2010 as Instrument No.: 20100816000260720, is now Paid and Satisfied, and is therefore discharged.

In all references in this instrument to any party, the use of a particular gender or number is intended to include the appropriate gender or number as the case may be.

IN WITNESS WHEREOF, the said Mortgagee has set his hand and has caused these presents to be signed by its duly authorized officer(s).

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC AS NOMINEE FOR MERCHANTS & FARMERS BANK On June 9th, 2011

OAMNE MCGRATH, Second Vice President

STATE OF New Jersey COUNTY OF Mercer

On June 9th, 2011, before me, SHERRYL A. KLEVENCE, a Notary Public in and for Mercer in the State of New Jersey, personally appeared JOANNE MCGRATH, Second 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, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNES\$/my hand and official seal,

SHERRYL A. KLEVENCE

Notary Expires: 08/01/2011 #2277604

(This area for notarial seal)

Prepared By: Sharon Lyons, CENLAR FSB PO BOX 77414, TRENTON, NJ 08628 609-883-3900