STATE OF ALABAMA COUNTY OF SHELBY

KNOW ALL BY THESE PRESENTS:

THAT THE UNDERSIGNED, of the County of Duval, State of Florida, the present legal and equitable Owner and Holder of that one certain Promissory Note in the original principal sum of \$114350.00, dated FEBRUARY 23RD, 1996, and executed by GAYLE S KERN, A MARRIED WOMAN WILBUR R KERN, HER HUSBAND payable to AMSOUTH BANK OF ALABAMA

more fully described in a Mortgage, duly recorded in Instrument No. 1996-06009, Certificate No. , 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 dischared, 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 JULY 08, 1999

HomeSide Lending, Inc. a Florida Corporation

Attest:

STATE OF Florida

ASSISTANT SECRETARY

GRACE L PENN

COUNTY OF Duval

Before me, the undersigned authority, on this day personally appeared JAMES DAVIS, FIRST VICE PRESIDENT, and GRACE L PENN, ASSISTANT SECRETARY of HomeSide Lending, Inc. 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 JULY 08, 1999.

EXPIRES: June 1, 2003 anded Thru Natury Public Underwitte

Whola hedre THE UNDERSIGNED Notary Public

Prepared By:

Corporation.

A MEDIC HomeSide Lending, Inc.

P.O. Box 45179 Jacksonville, FL 32256-5179

Inv. Pool C01-134 Inv. Number 1664260437 Loan Number 14910876 PFDT: 99-06-28

RECORD AND RETURN TO:

GAYLE S KERN 218 CHANDLER LN 35007-3123 ALABASTER AL

PFAL - 021099KD

Inst # 1999-30486

07/21/1999-30486 11:08 AH CERTIFIED SHELDH COUNTY MOSE OF PRODUTE 8.50 SOL CRM