RELEASE OF MORTGAGE

THE STATE OF ALABAMA

COUNTY OF SHELBY

THAT MORTGAGE PORTFOLIO SERVICES, INC., AS ATTORNEY IN FACT FOR U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR THE MPS MORTGAGE LOAN TRUST 1998-1, THE LEGAL AND EQUITABLE OWNER AND HOLDER OF THAT ONE CERTAIN PROMISSORY NOTE ("NOTE") IN THE ORIGINAL PRINCIPAL SUM OF \$63,500.00, EXECUTED BY WILLIAM F. DOUROUGH AND SPOUSE, GLADYS C. DOROUGH ("BORROWER"), PAYABLE TO THE ORDER OF MORTGAGE PORTFOLIO SERVICES, INC. DATED APRIL 3, 1998 AND WHICH SAID NOTE IS SECURED BY MORTGAGE OF EVEN DATE, DULY RECORDED IN REAL 1998-14104 OF THE REAL PROPERTY RECORDS OF SHELBY COUNTY, ALABAMA, ALL OF SAID INSTRUMENTS COVERING, CONCERNING AND/OR ENCUMBERING THE FOLLOWING DESCRIBED PROPERTY, TO-WIT:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES.

FOR A GOOD AND VALUABLE CONSIDERATION PAID TO NOTE HOLDER OF WHICH IS HEREBY ACKNOWLEDGED, NOTE HOLDER HAS RELEASED AND DISCHARGED AND BY THESE PRESENTS DOES HEREBY RELEASE AND DISCHARGE THE ABOVE DESCRIBED PROPERTY FROM THE NOTE AND ALL LIENS SECURING SAME.

EXECUTED TO BE EFFECTIVE THE 17TH DAY OF MARCH, 1999.

NOTE HOLDER

MORTGAGE PORTFOLIO SERVICES, INC.

Attorney in Fact

BY:

KAY STELLEY, Assistant ice President

THE STATE OF TEXAS COUNTY OF DALLAS

THIS INSTRUMENT WAS ACKNOWLEDGED BEFORE ME ON THE 12TH DAY OF JUNE, 1999. BY KAY SHELLEY AS ASSISTANT VICE PRESIDENT OF MORTGAGE PORTFOLIO SERVICES, INC., FOR AND ON BEHALF OF SAID CORPORATION.

MANNLYN M. CRUSE
MY COMMISSION EXPIRES
Jamuary 10, 2001

AFTER RECORDING RETURN TO:

Bynum & Bynum, Attorneys at Law #17 Office Park Circle Birmingham, AL 35223, NOTARY PUBLIC IN AND FOR THE STATE OF TEXAS

Inst # 1999-31047

O7/26/1999-31047
O1:O4 PM CERTIFIED
WELN CHANY MAKE W MARKE
MIC CM 11.00

EXHIBIT "A"

All that part of the N 1/2 of the SE 1/4 of Section 13, Township 20 South, Range 1 West, lying West of Shelby County Hwy. No. 49, and all that part of same lying East of Yellow Leaf Creek, ALSO, all that part of the S 1/2 of the NE 1/4 of Section 13, Township 20 South, Range 1 West, lying West of County Hwy. No. 49, lying South and East of Yellow Leaf Creek, LESS AND EXCEPT, that certain property conveyed to Jeff K. Johnson and wife, April N. Johnson, recorded in Real Record 32, Page 941, and also LESS AND EXCEPT that certain property conveyed to John G. Johnson and wife, Barbara Johnson, recorded in Real Record 032, Page 943, in the Probate Office of Shelby County, Alabama.

This conveyance is made subject to any and all restrictions, reservations, covenants, easements, and rights of way, if any, heretofore imposed of record affecting said property and municipal zoning ordinances now or hereafter becoming applicable, and taxes or assessments now or hereafter becoming due against said property.

April 3, 1998

Inst # 1999-31047

O7/26/1999-31047
O1:04 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
OO2 CRH 11.00