CERT

STATE OF ALABAMA

COUNTY OF SHELBY

KNOW ALL BY THESE PRESENTS:

THAT THE UNDERSIGNED, of the County of Bexar, State of Texas, the present legal and equitable Owner and Holder of that one certain Promissory Note in the original principal sum of \$98364.00, dated DECEMBER 23RD, 1997, and executed by JAMES CRAIG KRESS, AN UNMARRIED PERSON

payable to SOUTHEASTERN MORTGAGE OF ALABAMA, L.L.C.

more fully described in a Mortgage, duly recorded in Instrument No. 1998-00915, 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 discharged, 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 06, 2000

HomeSide Lending, Inc.

Attest:

By

CAROLINE BRAMON, VICE PRESIDENT

ASSISTANT SECRETARY

STATE OF Texas

COUNTY OF Bexar

SS.

Before me, the undersigned authority, on this day personal appeared CAROLINE BRAMON, VICE PRESIDENT, and Y QUBRE, 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.

<u>Given under my</u> hand and seal of office on JULY 06, 2000.

YOLANDA SAENZ Notary Public, State of Texas My Commission Expires JUNE 22, 2002

Notary Public

Prepared By:

Y. SAENZ

Inv. Pool 317-115 Inv. Number 17364783 Loan Number 17364783 PFDT: 00-06-21

YOLANDA SAENZ HomeSide Lending, Inc. P.O. Box 47524 San Antonio, TX 78265-7524

RECORD AND RETURN TO:

JAMES C KRESS 257A HARP TER SEBASTIAN FL 32958-5012 1712-22JUN00 SAENY

PFAL - 061600DM MIN No.: