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 \$17519.00, dated MARCH 10TH, 1998, and executed by ANDREW R. GARVER AND TERRI D. GARVER, HUSBAND AND WIFE

payable to MORTGAGEAMERICA, INC.

more fully described in a Mortgage, duly recorded in Instrument No. 1998-09577, 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 November 13, 2000

HomeSide Lending, Inc.

Attest:

B. SANTELLAN ASSISTANT SECRETARY

STATE OF Texas

COUNTY OF Bexar

ss.

Before me, the undersigned authority, on this day personally appeared NANCY STATON, ASST. VICE PRESIDENT, and B. SANTELLAN, 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 November 13, 2000.

C. A. Guerrero
Notary Public, State of Texas
My Commission Expires
JUNE 23, 2004

Notary Public

CLARA GUERRERO
HomeSide Lending Inc

HomeSide Lending, Inc. P.O. Box 47524

San Antonio, TX 78265-7524

Inv. Pool UE5-004 Inv. Number 0009413538 Loan Number 19413538 PFDT: 00-10-17

RECORD AND RETURN TO:

ANDREW R GARVER
TERRI D GARVER
4324 HERITAGE VIEW RD
BIRMINGHAM AL 35242-3619
GUERC 3661-180CT00

PFAL - 061600DM MIN No.:

Inst # 2000-40079

11/20/2000-40079
10:46 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MMB 11.00