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 \$153650.00, dated NOVEMBER 18TH, 1998, and executed by JOHN C GARRETT LINDA OAKS GARRETT, HUSBAND AND WIFE payable to

CENDANT MORTGAGE CORPORATION

more fully described in a Mortgage, duly recorded in Instrument No. 1998-47653, 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 April 04, 2001

Mortgage Electronic Registration Systems, Inc. (MERS)

Attest:

ASSISTANT SECRETARY

STATE OF Texas

COUNTY OF Bexar

SS.

Ву

Before me, the undersigned authority, on this day personally appeared J. BRAEUER, VICE PRESIDENT, and B. SANTELLAN, ASSISTANT SECRETARY of Mortgage Electronic Registration Systems, Inc. (MERS) 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 April 04, 2001.

Prepared By:

Notary Public

Compten

GALL COMPTON HomeSide Lending, P.O. Box 47524 Inc.

San Antonio, TX 78265-7524

Inv. Pool L32-001 Inv. Number 104257822 Loan Number 11049572 PFDT: 01-03-26

RECORD AND RETURN TO:

JOHN C GARRETT LINDA OAKS GARRETT 3925 CANNOCK DR BIRMINGHAM AL 35242-5835 COMPG 3534-27MAR01

PFAL - 061600DM MIN No.; 100020000003495482

Inst # 2001-13616

04/10/2001-13616 09:55 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 11.00 ooi cJi