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 \$208000.00, dated SEPTEMBER 22ND, 2000, and executed by RICHARD SMAHA, DONNA S. SMAHA, HUSBAND AND WIFE AND HABIB SAMAHA AN UNMARRIED MAN payable to MORTGAGEAMERICA INC.

more fully described in a Mortgage, duly recorded in Instrument No. 2000-33800, 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 June 16, 2001

Mortgage Electronic Registration Systems, Inc. (MERS) as nominee for HomeSide Lending, Inc.

Attest:

D BAUM ASSISTANT SECRETARY

₿y

EBERHARDT, ASSISTANT VICE PRESIDENT

STATE OF Texas

SS.

COUNTY OF Bexar

Before me, the undersigned authority, on this day personally appeared M. EBERHARDT, ASSISTANT VICE PRESIDENT, and D BAUM, 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 June 16, 2001.

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

Notary Public

Prepared By:

CLARA GUERRERO HomeSide Lending, Inc.

P.O. Box 47524 San Antonio, TX 78265-7524

Inv. Pool E05-031 Inv. Number 1675158207 Loan Number 17088346

PFDT: 01-05-31

RECORD AND RETURN TO:

HABIB SAMAHA RICHARD SMAHA DONNA A SMAHA 2929 CHRISTOPHER CT BIRMINGHAM AL 35243-5619 GUERC 8482-01JUN01

PFAL - 061600DM MIN No.: 100010980003736872

Inst # 2001-27105

07/02/2001-27105 11:18 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 00i MB 11.00