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 \$97579.12, dated FEBRUARY 23RD, 1998, and executed by THOMAS HAROLD HAYS, JR. AND WIFE, KELLEY RENAE HAYS payable to COLONIAL BANK

more fully described in a Mortgage, duly recorded in Instrument No. 1998-07188, 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 13, 2001

Colonial Bank

Inst # 2001-30179

Attest:



07/20/2001-30179

SHELBY COUNTY JUDGE OF PROBATE 11.00

01:00 PM CERTIFIED

B. SANTELLAN ASSISTANT SECRETARY J. BRAEUER

J. BRAEUER VICE PRESIDENT

STATE OF Texas

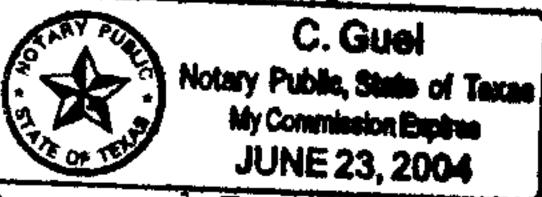
COUNTY OF Bexar

ss.

Before me, the undersigned authority, on this day personally appeared J. BRAEUER, VICE PRESIDENT, and B. SANTELLAN, ASSISTANT SECRETARY of Colonial Bank

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 July 13, 2001.



C. Bull

Prepared By:

Notary Public

JUDANE JUDADE HomeSide Lending, Inc. P.O. Box 47524 San Antonio, TX 78265-7524 Inv. Pool WW1-001 Inv. Number 3873082 Loan Number 13873082 PFDT: 01-07-03

RECORD AND RETURN TO:

THOMAS H HAYS JR KELLEY R HAYS 4952 SUSSEX RD BIRMINGHAM AL 35

35242-3051

PFAL - 061600DM MIN No.: