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 \$118000.00, dated MARCH 17TH, 1993, and executed by WILLIAM FRANK BALLARD AND WIFE, LINDA CAROLE BALLARD payable to SOUTHTRUST MORTGAGE CORPORATION

more fully described in a Mortgage, duly recorded in Instrument No. 1993-07948, 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 September 04, 2001

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

Inst # 2001-39048

Attest:

09/11/2001-39048 10:02 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE 11.00 OO1 KSB

nancy states By NANCY STATON

ASSISTANT SECRETARY

J. BRAEUER VICE PRESIDENT

STATE OF Texas

COUNTY OF Bexar

Before me, the undersigned authority, on this day personally appeared J. BRAEUER, VICE PRESIDENT, and NANCY STATON, 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 September 04, 2001.

B. Smeby Notary Public, State of Texas By My Commission Expires MAY 25, 2005

Notary Public

JOANNA GLOADE HomeSide Lending, Inc.

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

Inv. Pool E01-206 Inv. Number 1659877387 Loan Number 19173932 PFDT: 01-08-27

RECORD AND RETURN TO:

WILLIAM F BALLARD LINDA C BALLARD 2436 BROOK RUN BIRMINGHAM AL 35244-1908 GLOAJ 1436328AUG01

PFAL - 061600DM MIN No.: 100010980004430434