300067-6 Loan No.: PIF: 8-31-01

ALABAMA RELEASE DEED

Prepared by: CHARLENE BROWN Household Mortgage Services 577 Lamont Road P.O. Box 1247 Elmhurst, IL 60126

KNOW ALL MEN BY THESE PRESENTS That MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., a Corporation of the does hereby certify and acknowledge satisfaction in full of the debt secured by the following described and recorded real estate mortgage, and same is hereby released:

Name of Mortgagor: JAMES L. SMITH CHERYL J. SMITH Name of Mortgagee: PROVIDIAN NATIONAL BANK

The mortgage is recorded in the office of the Judge of Probate for SHELBY, Alabama.

Document No., Volume, Page, Mortgage Date: INSTR 1999-17669 MTG/DT 4-15-99

Address of Property: 4540 Magnolia Dr Birmingham AL 35242

Dated: September 07, 2001

MORTGOSE ELECTRONIC REGISTRATION SYSTEMS, INC.

MANIA CERVAMIES Asst. Vice President

State of Illinois County of Dupage

PH. #: 1-888-679-6377

09/17/2001-40213 12:57 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 17.00 003 CH

On September 07, 2001 before me, the undersigned, a Notary Public in and for said State, personally appeared MARIA CERVANTES, personally known to me or proven to me on the basis of satisfactory evidence to be the Asst. Vice President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., a United State Corporat executed the within instrument pursuant to its bylaws or a resolution of its Board of Directors.

In witness whereof, I have becaunto set my hand and affixed my

not#rial seal this September 07, 2001.

Notary Public/Commission Expires:

When recorded, please return to:

James L Smith Cheryl J Smith 4540 Magnolia Dr Birmingham

AL 35242

AL505/CLB

"OFFICIAL SEAL"
CHARLENE BROWN
Notary Public, State of Illinois
My Commission Expires 5/30/04

2001-Inst 12:57 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE 003 CH 17.00

09/17/2001-40213

Exhibit A (Legal Description)

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE STATE OF ALABAMA, COUNTY OF SHELBY, TO-WIT:

LOT 58, ACCORDING TO THE MAP AND SURVEY OF THE MAGNOLIAS AT BROOK HIGHLAND, AS RECORDED IN MAP BOOK 13, PAGE 102 A & B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. SITUATED IN SHELBY COUNTY, ALABAMA; SUBJECT TO EXISTING EASEMENTS, RESTRICTIONS, SET BACK LINES, RIGHTS OF WAYS, LIMITATIONS, IF ANY, OF RECORD.