STATE OF ALABAMA

KNOW ALL BY THESE PRESENTS:

COUNTY OF SHELBY

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 \$93900.00, dated AUGUST 08TH, 1997, and executed by SHEILA J GILBERT, SINGLE

payable to SOUTHTRUST MORTGAGE CORP

more fully described in a Mortgage, duly recorded in Instrument No. 1997-25354, 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 19, 2001

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

Attest:

Inst # 2001-41204 09/24/2001-41204 01:54 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 001 CH 11.00

P MURPHY ASSISTANT SECRETARY

B.R. VINCENT

FIRST VICE PRESIDENT

STATE OF Texas

COUNTY OF Bexar

SS.

Before me, the undersigned authority, on this day personally appeared B.R. VINCENT, FIRST VICE PRESIDENT, and P MURPHY, 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 19, 2001.

Prepared By:

Notary Public

Motary Public, State of Texas My Commission Expires JUNE 23, 2004

MARCHAN WINNINGHAM
HomeSide Lending, Inc.

HomeSide Lending, Inc. / P.O. Box 47524 San Antonio, TX 78265-7524 Inv. Pool L06-102 Inv. Number 854506276 Loan Number 10175554

PFDT: 01-08-31

RECORD AND RETURN TO:

SHEILA J GILBERT 133 CALUMET DR BIRMINGHAM AL 35242-7247 WINNM 1041404SEP01

PFAL - 061600DM MIN No.: 100010980003978631