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 \$166950.00, dated MAY 30TH, 2000, and executed by KENNETH C. OWENS AND DONNA H. OWENS, HUSBAND AND WIFE

payable to ASSOCIATES FIRST CAPITAL MORTGAGE CORPORATION

more fully described in a Mortgage, duly recorded in Instrument No. 2000-19430, 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 October 12, 2001

HomeSide Lending, Inc.

Inst # 2001-45380

Attest:

10/19/2001-45380 03:04 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 11.00 DOI CH

GILBERT HARKLESS ASSISTANT SECRETARY

B. SANTELLAN VICE PRESIDENT

STATE OF Texas

COUNTY OF Bexar

Before me, the undersigned authority, on this day personally appeared B. SANTELLAN, VICE PRESIDENT, and GILBERT HARKLESS, ASSISTANT SECRETARY of HomeSide Lending, Inc.

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 October 12, 2001.

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

Notary Public

Prepared By:

L COMPTON HomeSide Lending, Inc. P.C. Box 47524

San Antonio, TX 78265-7524

Inv. Pool CA8-283 Inv. Number 1674671599 Loan Number 19783571 PFDT: 01-09-29

RECORD AND RETURN TO:

KENNETH C OWENS DONNA H OWNES 4544 GUILFORD CIR BIRMINGHAM AL 35242-7316 COMPG 6410-010CT01

PFAL - 061600DM MIN No.: