RELEASE OF LIEN

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 \$85600.00, dated DECEMBER 01ST, 1997, and executed by WARREN B RUF AND WIFE LUCIA "C" RUF payable to LIBERTY MORTGAGE CORP

more fully described in a Mortgage, duly recorded in Instrument No. 1997-39049, 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 # 2001-45465

Attest:

10/22/2001-45465 12:39 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE

11.00 OO1 CH

GILBERT HARKLESS ASSISTANT SECRETARY

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.

Prepared by:

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

Notary Public

MARILYN WINNINGHAM HomeSide Lending, Inc. P.O. Box 47524 San Antonio, TX 78265-7524

Inv. Pool L11-006 Inv. Number 970334109 Loan Number 17880469 PFDT: 01-09-29

RECORD AND RETURN TO:

WARREN B RUF LUCIA JANE C RUF 4808 PINEHURST DR HELENA AL 35080-3428 6072-010CT01 WINNM

PFAL - 061600DM MIN No.: