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 \$88250.00, dated JULY 30TH, 1999, and executed by MELISSA R CALDWELL, A SINGLE PERSON AND MICHAEL R VERZINO, A SINGLE PERSON payable to AMSOUTH BANK

more fully described in a Mortgage, duly recorded in Instrument No. 1999-32768, 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 November 02, 2001

HomeSide Lending, Inc.

Attest:

11/13/2001-49049 01:35 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE

DOI HET

GILBERT HARKLESS ASSISTANT SECRETARY

NANCY STATON ASSISTANT VICE PRESIDENT

STATE OF Texas

COUNTY OF Bexar

Before me, the undersigned authority, on this day personally appeared NANCY STATON, ASSISTANT 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 November 02, 2001.

PATRICIA BELTRAN Notary Public, State of Texas My Commission Expires MAY 1, 2002

Notary Public

GALL COMPTON HomeSide Lending, Inc.

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

Inv. Pool C31-970 Inv. Number 1673183711 Loan Number 19625586 PFDT: 01-10-23

RECORD AND RETURN TO:

MELISSA R CALDWELL MICHAEL R VERZINO 2004 CHANDALAR CT PELHAM AL 35124-1344 COMPG 35968240CT01

PFAL - 061600DM MIN No.: