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 \$368000.00, dated JUNE 28TH, 1999, and executed by MARK SOMMER AND CATHY L SOMMER, HUSBAND AND WIFE payable to

SOUTHTRUST MORTGAGE CORPORATION

more fully described in a Mortgage, duly recorded in Instrument No. 1999-28417, 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 December 17, 2001

Bank One, NA as trustee Residential Funding Corporation Attorney in Fact

Attest:

Inst # 2001-56674 12/26/2001-56674 02:47 PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 11.00

oos MSB

N. Staton

Assistant Secretary

Vice President

STATE OF Texas

COUNTY OF Bexar

SS.

Before me, the undersigned authority, on this day personally appeared B. R. Vincent, Vice President, and N. Staton, Assistant Secretary of Residential Funding Corporation

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 December 17, 2001.

Joe M. Lara Notary Public, State of Texas My Commission Expires JUNE 23, 2004 Prepared By:

JOE M LARA Notary Public

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

Inv. Pool 176-716 Inv. Number 1928232 Loan Number 19904112 PFDT: 01-12-04

RECORD AND RETURN TO:

MARK SOMMER CATHY L SOMMER 2748 BERKELEY DR BIRMINGHAM AL 35242-4105

PFAL - 061600DM MIN No.: