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 \$83920.00, dated NOVEMBER 22ND, 1995, and executed by DENIS W AVANS AND TRISHA A AVANS, HUSBAND AND WIFE payable to MORTGAGEAMERICA, INC.

more fully described in a Mortgage, duly recorded in Instrument No. 1995-34812, 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 21, 2001

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

Inst # 2002-00129

Attest:

01/05/5005-00159 11:27 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 11.00 ooi CH

ASSISTANT SECRETARY

B.R. VINCENT

FIRST VICE PRESIDENT

STATE OF Texas

COUNTY OF Bexar

Before me, the undersigned authority, on this day personally appeared B.R. VINCENT, FIRST VICE PRESIDENT, and NANCY STATON, 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 December 21, 2001.

C. Guel Notary Public, State of Texas My Commission Expires JUNE 23, 2004

Prepared By:

Notary Public

MARILYN WINWINGRAM

HomeSide Lending, Inc. P.O. Box 47524

San Antonio, TX 78265-7524

Inv. Pool L35-001 Inv. Number 850188938 Loan Number 10172890 PFDT: 01-11-28

RECORD AND RETURN TO:

DENIS W AVANS TRISHA A AVANS 1416 HILL SPUN RD ALABASTER AL 35007-9098 WINNM 3388129NOV01

PFAL - 061600DM MIN No.: 100010980004332168