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 \$168000.00, dated MAY 20TH, 1999, and executed by KIMBERLY L SMITHAND HUSBAND MILTON R. SMITH

payable to SOUTHTRUST MORTGAGE CORPORATION

more fully described in a Mortgage, duly recorded in Instrument No. 1999-22072, 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 February 12, 2002

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

Attest:

Inst # 2002-09041

02/25/2002-09041
09:09 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
11.00

O DOI HER

G HARKLESS

ASSISTANT SECRETARY

By =

B.R. VINCENT FIRST VICE PRESIDENT

STATE OF Texas

COUNTY OF Bexar

ss.

Before me, the undersigned authority, on this day personally appeared B.R. VINCENT, FIRST VICE PRESIDENT, and G HARKLESS, 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 February 12, 2002.

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

Notary Public

NOCALY PUDITO

GAIL COMPTON HomeSide Lending, Inc. P.O. Box 47524 San Antonio, TX 78265-7524 Inv. Pool L06-102 Inv. Number 718430443 Loan Number 17109605 PFDT: 02-02-01

RECORD AND RETURN TO:

KIMBERLY L SMITH 153 WINDWOOD CIR MONTEVALLO AL 35115-8879 COMPG 3523302FEB02

PFAL - 061600DM MIN No.: 100010980004225917