

STATE OF ALABAMA
COUNTY OF SHELBY

VICKI N SMITH & WILLIAM D PONDER JR

IN WITNESS WHEREOF,

has caused its name to be signed and its corporate seal to be impressed this 30th day of March, 2002

Elsa McKinnon
Asst. Secretary

(seal)

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE
FOR FIRSTAR BANK, N.A.

Given under my hand this this 30th day of March, 2002

Prepared By:

When recorded return to:

101 N. Brand #1800

Glendale, CA 91203



FSTRC SG 8719S VT

Inst # 2002-18435

04/22/2002-18435
09:39 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
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MSR 11.00