

R E L E A S E O F L I E N

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 \$185000.00, dated JANUARY 15TH, 2002, and executed by TERRY GRAY, A MARRIED MAN AND MELANIE S. GRAY, HIS WIFE payable to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,

more fully described in a Mortgage, duly recorded in Instrument No. 2002-03706*, Certificate No., Mortgage Book, Page, of the Mortgage records of SHELBY County, ALABAMA; said Note being secured by the therein described lien.

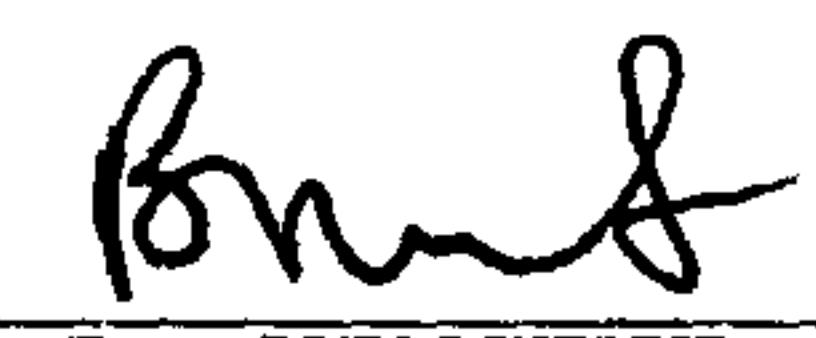
FOR AND IN CONSIDERATION of the full and final payment of said Note, the receipt of which is hereby acknowledged, have released and discharged, and by these presents do hereby release and discharge, the above described property from all liens held by the undersigned securing said Note.

Executed this July 11, 2002

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

Attest:


G HARKLESS
ASSISTANT SECRETARY

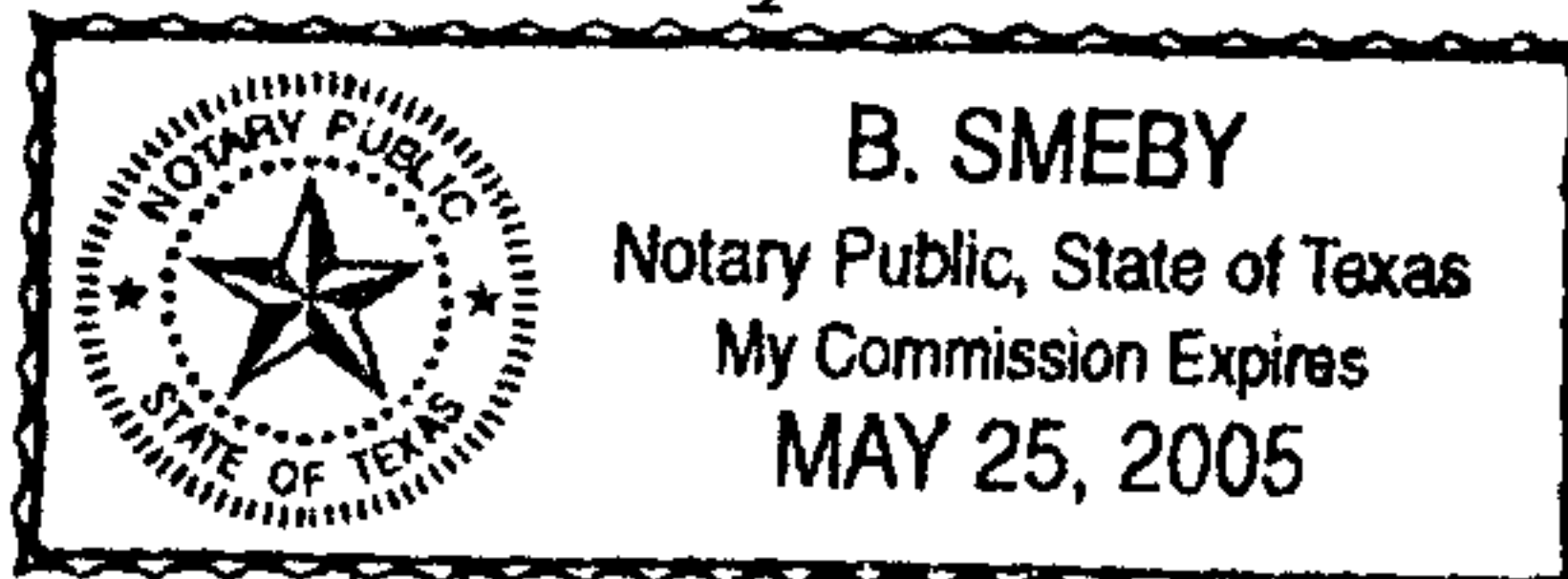
By 
B.R. VINCENT
FIRST VICE PRESIDENT

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 July 11, 2002.



Prepared By:


Notary Public


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

Inv. Pool CW3-106
Inv. Number 1680653464
Loan Number 13008520
PFDT: 02-06-27

RECORD AND RETURN TO:

TERRY GRAY
201 ARBOR CT
STERRETT AL 35147-8124
GUERC 3344828JUN02

PIF - PFAL
MIN No.: 100156800000318322