

When recorded return to: ALMRSD3-4 5/15/02
Navy Federal Credit Union
P. O. Box 3305
Merrifield, VA 22119-3305
Attn: Mortgage Servicing - Payoff Dept.

20020923000458500 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
09/23/2002 12:39:00 FILED/CERTIFIED

Loan #: 8007136610
Investor Loan #: 7136610
Pool #:
PIN/Tax ID #:
Property Address:
359 HILLANDELL DRIVE
BIRMINGHAM, AL 35244-0000

MORTGAGE RELEASE, SATISFACTION, AND DISCHARGE

IN CONSIDERATION of the payment and full satisfaction of all indebtedness secured by that certain Mortgage described below, NAVY FEDERAL CREDIT UNION, whose address is P.O. BOX 3305, MERRIFIELD, VA 22119-3305 being the present legal owner of said indebtedness and thereby entitled and authorized to receive said payment, does hereby release, satisfy, and discharge said Mortgage in full and does hereby consent that the same be canceled and discharged of record.

Original Mortgagor(s): JERRY DANIEL HARRIS AND LISE C HARRIS, HUSBAND AND WIFE,

Original Mortgagee: NAVY FEDERAL CREDIT UNION

Loan Amount: \$ 19,400.00

Date of Mortgage: 04/12/2000

Date Recorded: 04/28/2000 Mortgage Book: .

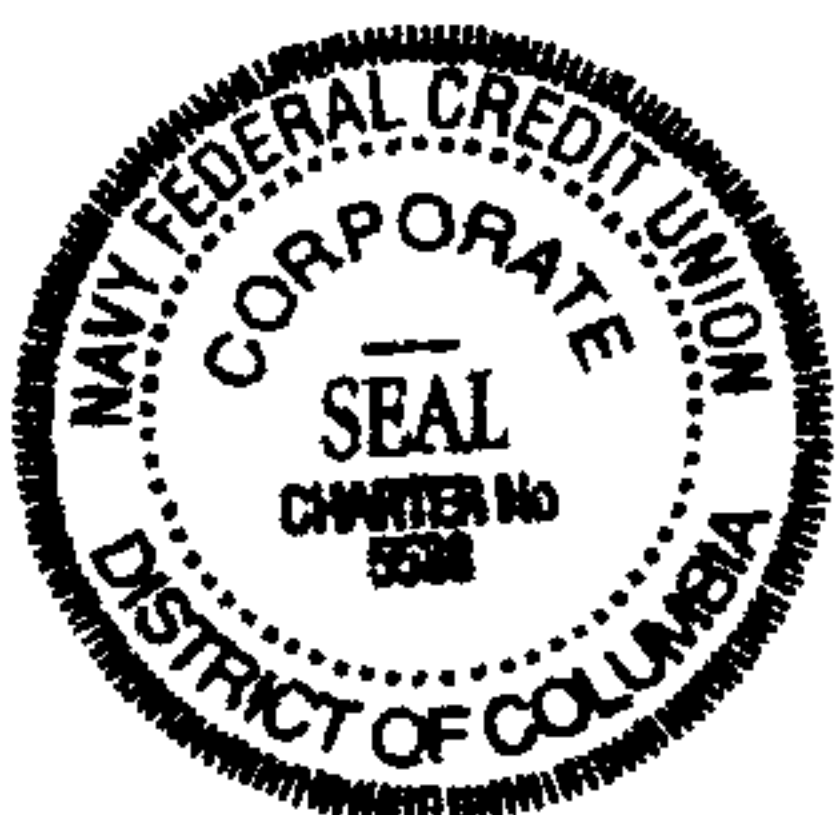
Page: .

Instrument Number: 2000-13844

and recorded in the records of SHELBY County, State of Alabama affecting Real Property and more particularly described on said Mortgage referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 09/09/2002.

NAVY FEDERAL CREDIT UNION



Latisa M. Head

Latisa M. Head

Vice President

Mary E. McCreary

Mary E. McCreary

Assistant Treasurer

State of VA

County of FAIRFAX

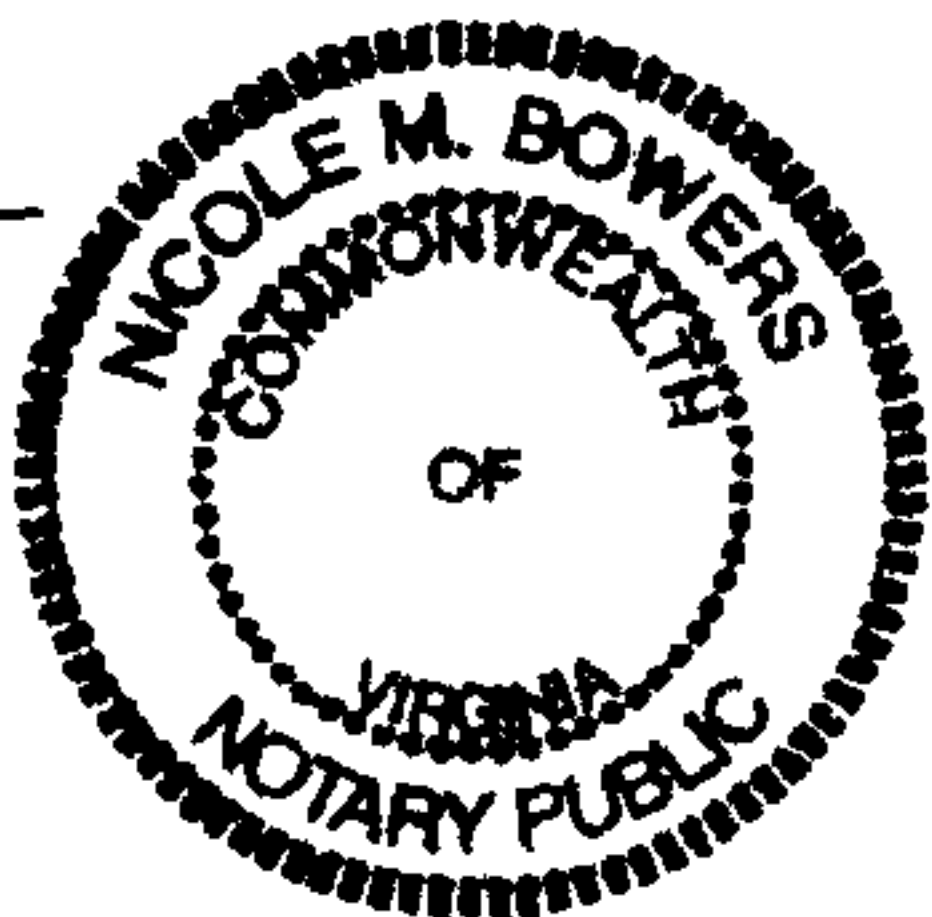
On this date of 09/09/2002, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Latisa M. Head and Mary E. McCreary, known to me (or identified to me on the basis of satisfactory evidence) that they are the Vice President and Assistant Treasurer respectively of NAVY FEDERAL CREDIT UNION, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporation, and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

Nicole M. Bowers

Notary Public: Nicole M. Bowers

My Commission Expires: 01/31/2006



Document Prepared By:

Lois Herr

Lois Herr

P.O. BOX 3305, MERRIFIELD, VA 22119-3305