RELEASE OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS that the undersigned, Mortgage Electronic Registration Systems, Inc., as nominee for America's Wholesale Lender, Mortgagee, in that certain mortgage executed by

ELLIS VAN ETHERIDGE

MELISSA SUE ETHERIDGE

HUSBAND AND WIFE

as Mortgagors, to the undersigned, which mortgage is dated 08/23/2000 and filed for record 09/01/2000 in Mortgage Book N/A, Page N/A, Doc# 2000-30152, Probate Records of Shelby County, Alabama, does hereby release, remise, quitclaim and convey unto said Mortgagor all its right, title, interest, claim and demand in and to the following described real estate situated in the County of Shelby, State of Alabama, to-wit:

SEE LEGAL DESCRIPTION ATTACHED

The Mortgage described herein has been paid and satisfied in full.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this the 16 day of October, 2002.

Mortgage Etectronic Registration Systems, Inc., as nominée for America's Wholesale Lender

By:

Jacqueline Ospina

Its: Assistan Secretary

Attest:

By

Ernesto Rios

Assistant Secretary

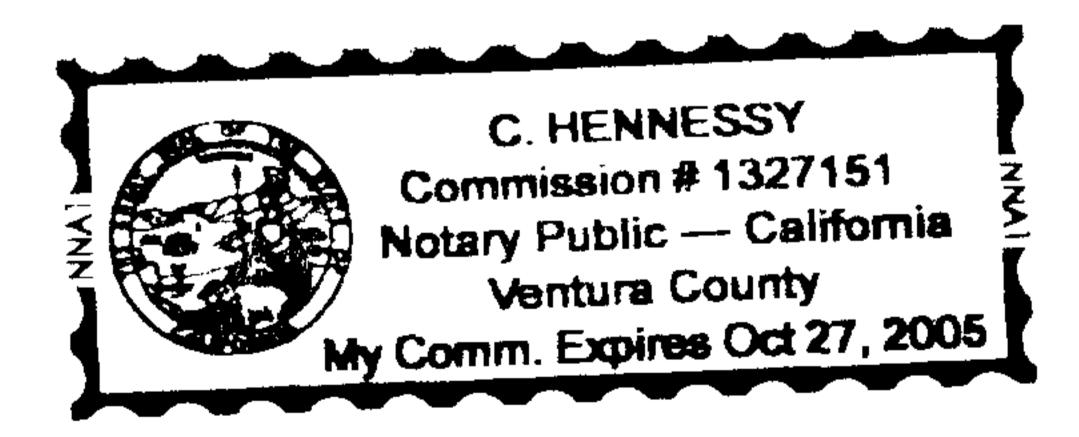
State of CALIFORNIA, County of VENTURA)

On 10/16/2002, before me, C. Hennessy, Notary Public, personally appeared Jacqueline Ospina and Ernesto Rios, both personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacities, and that by their signatures on the instrument the persons, or the entities upon behalf of which the persons acted, executed the instrument.

C. Hennessy

Notary Public

My commission expires 10/25/2005



legal descuption

Lot 6, according to the Survey of Indian Valley Lakes Estates, as recorded in Map Book 6, Page 20, in the Probate Office of Shelby County, Alabama. Mineral and mining rights excepted.