Shelby Cnty Judge of Probate, AL 11/18/2002 15:02:00 FILED/CERTIFIED

Recording Requested By: T.D. SERVICE COMPANY

And When Recorded Mail To: T.D. Service Company 1820 E. First St., Suite 300 Santa Ana, CA 92705

Space above for Recorder's use

MERS MIN#: 100022600315412568 PHONE#: (800) 435-7587

Loan#: 13035695

RLS#: 1576325



RELEASE OF MORTGAGE/DEED OF TRUST

KNOW ALL MEN BY THESE PRESENTS: That the undersigned for and in consideration of the payment of indebtedness secured and the cancellation of all the notes thereby secured and the sum of one dollar, the receipt whereof is hereby acknowledged, does hereby remise, release, satisfy, convey and quit claim unto: KERRY T ERNST AND LINDI M ERNST HUSBAND AND WIFE, heirs, legal representatives, successors and/or assignees, and assigns all right, title, interest, claim, or demand whatsoever it may have acquired in, through or by a certain Mortgage/Deed of Trust bearing the date DECEMBER 07, 2001, and filed for the record in the County Recorder of SHELBY, State of ALABAMA, as as Instrument No. 2001-55526, in Book No. ---, at Page No. --- on DECEMBER 18, 2001.

IN TESTIMONY WHEREOF, the said, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC AS NOMINEE FOR MORTGAGEAMERICA INC, ITS SUCCESSORS AND ASSIGNS, has caused these presents to be signed by its Vice President, Dated: NOVEMBER 11, 2002

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC AS NOMINEE FOR MORTGAGEAMERICA INC, ITS SUCCESSORS AND ASSIGNS

By:

Rhonda J. Crofford, Vice President

WITNESS:

(Name):

S. Stuteville

State of CALIFORNIA

County of ORANGE SS.

J. Rios

A. Peuchot

(Name):

On NOVEMBER 11, 2002, before me, Susan Rios, personally appeared Rhonda J. Crofford, Vice President personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.

(Notary Name):

J. RIOS COMM. #1318617 NOTARY PUBLIC-CALIFORNIA ORANGE COUNTY My Comm. Exp. Aug. 23, 2005

PREPARED BY: T.D. Service Company

1820 E. First St., Suite 300

Santa Ana, CA 92705

714/543-8372 GEORGE V. LORILLA