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

SANTHOSH KESHAVAN, DIVYA KESHAVAN HUSBAND AND WIFE as Mortgagors, to the undersigned, which mortgage is dated 02/07/2002 and filed for record 02/13/2002 in Mortgage Book N/A, Page N/A, Doc# 200207433, 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:

> LOT 114, ACCORDING TO THE AMENDED MAP OF HICKORY RIDGE SUBDIVISION, AS RECORDEDIN MAP BOOK 11, PAGE 79, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

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 20 day of November, 2002.

> Mortgage Electronic Registration Systems, Inc.as nominee for America's Wholesale Lender

By:

Carmen dallegos-Allen Assistant Secretary

By: David Bell

Attest:

Assistant Secretary

STATE OF CALIFORNIA COUNTY OF VENTURA

On 11/20/2002, before me, R. Taslagyan, Notary Public, personally appeared Carmen Gallegos-Allen and David Bell, 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.

R. Taslagyan

Notary Public

My commission expires 05/05/2005

R. TASLAGYAN Commission # 1303320 Notary Public -- California Ventura County My Comm. Expires May 5, 2005

Mail Recorded Satisfaction To: SANTHOSH KESHAVAN, DIVYA KESHAVAN 5428 HICKORY RIDGE DR BIRMINGHAM, AL 35242

Document Prepared By: R. Taslagyan CTC Real Estate Services 1800 Tapo Canyon Road MSN SV2-88 Simi Valley, CA 93063 (800) 669-4807