STATE OF Alabama TOWN/COUNTY: SHELBY 000022923346 Loan No.

PREPARED BY WHEN RECORDED MAIL TO: LORI HURNDON VERDUGO TRUSTEE SERVICE CORPORATION DEPT. 1020/532705, P.O. BOX 9443 GAITHERSBURG, MAPYI AND 20898-9443

MORTGAGE RELEASE, SATISFACTION, AND DISCHARGE

Shelby Cnty Judge of Probate, AL 01/03/2003 14:26:00 FILED/CERTIFIED

IN CONSIDERATION of the payment and full satisfaction of all indebtedness secured by that certain Mortgage described below, the undersigned, 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 cancelled and discharged of record.

JOHN C. KIRBY, UNMARRIED Borrower:

Beneficiary: PINNACLE BANK

Date of Deed: November 11, 1997 Date Recorded: November 18, 1997

Mortgage Book: NA , Liber: NA , Volume: NA Fiche #: NA , Page: NA , Tct: NA NA , Folio: NA , Pin #: NA Document:

, Instrument: 199737555 Tax Id: NA

AS SET FORTH IN SAID MORTGAGE AND INCORPORATED BY REFERENCE HEREIN

Property Address: 6013 ROSEMONT RD , HOOVER AL 35242

and recorded in the records of SHELBY , Alabama IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on December 26, 2002

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.



KENNETH BALOGH

WITNESS

GERALDINE SIMPSON

WITNESS

STATE OF MARYLAND

MCNEILL MELISSA VICE PRESIDENT

TODD C/KRZYSIAK

ASSISTANT SECRETARY

COUNTY OF FREDERICK

On this December 26, 2002 , before me, the undersigned, a Notary Public in said State, personally appeared MELISSA MCNEILL and TODD C. KRZYSIAK personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as VICE PRESIDENT and ASSISTANT SECRETARY respectively, on behalf of the above named corporation, acknowledged to me, that they, as such officers, being authorized so to do, executed the foregoing instrument for the purposes therein contained and that such Corporation executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS My hand and official seal.

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JANE EYLER

, NOTARY PUBLIC

COMMISSION EXPIRES: November

1, 2005