This Document Prepared By:

S MOTA HomeSide Lending P.O. Box 47524 San Antonio, TX 78265-7524 01/17/2003 12:15:00 FILED/CERTIFIED

RECORD AND RETURN TO:

ELAINE L KWARCINSKI MICHAEL KWARCINSKI 233 LINWOOD RD STERRETT AL 35147-7026

RELEASE OF LIEN

STATE OF ALABAMA

KNOW ALL BY THESE PRESENTS:

COUNTY OF SHELBY

THAT THE UNDERSIGNED, of the County of Bexar, State of Texas, the present legal and equitable Owner and Holder of that one certain Promissory Note in the original principal sum of \$154400.00, dated APRIL 30TH, 1999, and executed by ELAINE L KWARCINSKI AND MICHAEL KWARCINSKI, WIFE AND HUSBAND

payable to SOUTHTRUST MORTGAGE CORPORATION

more fully described in a Mortgage, duly recorded in Instrument No. 1999-19565, Mortgage Book, Page, of the Mortgage records of SHELBY County, ALABAMA; said Note being secured by the therein described lien.

* AND A LOAN MODIFICATION AGREEMENT WAS RECORDED ON 10-29-99 IN INSTRUMENT 1999-44703

FOR AND IN CONSIDERATION of the full and final payment of said Note, the receipt of which is hereby acknowledged, have released and discharged, and by these presents do hereby release and discharge, the above described property from all liens held by the undersigned securing said Note.

Executed this January 10, 2003

Mortgage Electronic Registration Systems, Inc. (MERS) as nominee for Washington Mutual Bank, FA, successor in interest to HomeSide Lending, Inc. by operation of law.

Attest:

DHalles G HARKLESS

ASSISTANT SECRETARY

P MURPHY ASSISTANT VICE PRESIDENT

STATE OF Texas

COUNTY OF Bexar

Before me, the undersigned authority, on this day personally appeared P MURPHY, ASSISTANT VICE PRESIDENT, and G HARKLESS, ASSISTANT SECRETARY of

Mortgage Electronic Registration Systems,

Inc. (MERS) known to me to be the persons whose names are subscribed on the foregoing instrument, and acknowledged to me that they executed the same for the purpose and consideration therein expressed, in the capacity therein stated and as the act and deed of said Corporation.

Given under my hand and seal of office on January 10, 2003.

C. Guel Notary Public, State of Texas My Commission Expires JUNE 23, 2004

Notary Public

Inv. Pool: L06-102 Loan Number: 17108640 PIF - PFAL 3597228DEC02 MOTAS

Inv. Number: 620915412 PFDT: 02-12-27

MIN No.: 100010980004224563