RELEASE OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS that the undersigned, Mortgage Electronic Registration Systems, Inc. Mortgagee, in that certain mortgage executed by

KERRY L KIRKLAND, CATHEY C KIRKLAND, HUSBAND AND WIFE as Mortgagors, to the undersigned, which mortgage is dated 10/11/2002 and filed for record 10/16/2002 in Mortgage Book N/A, Page N/A, Doc# 508540, 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 164F-1, ACCORDING TO THE SURVEY OF COTTAGES AT SHOAL CREEK RESURVEY, AS RECORDED IN MAP BOOK 29, PAGE 29, IN PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. MINERAL AND MINING RIGHTS EXCEPTED.

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 03 day of February, 2003.

Its:

Mortgage Electronic Registration Systems, Inc.

Autumn Villarreal

Assistant Secretary

Attest:

By: Rashonda Roberts

Its: Assistant Secretary

STATE OF CALIFORNIA COUNTY OF LOS ANGELES

On 02/03/2003, before me, Jesus Corral, Notary Public, personally appeared Autumn Villarreal and Rashonda Roberts, 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.

Jesus Corral Notary Public

My commission expires 03/09/2006

JESUS CORRAL COMM. #1345837 OF NOTARY PUBLIC-CALIFORNIA OF LOS ANGELES COUNTY WY COMM. Expires MAR. 9, 2006

Mail Recorded Satisfaction To: KERRY L KIRKLAND, CATHEY C KIRKLAND 6 WENTWORTH SHOAL CREEK, AL 35242

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