This Document Prepared By:

S MOTA HomeSide Lending P.O. Box 47524 San Antonio, TX 78265-7524

20030310000143320 Pg 1/1 11.00 Shelby Cnty Judge of Probate, AL 03/10/2003 10:25:00 FILED/CERTIFIED

RECORD AND RETURN TO:

JAMES D SMITH, JR 4960 VALLEYDALE RD BIRMINGHAM AL 35242-4613

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 \$280000.00, dated APRIL 12TH, 2002, and executed by JAMES D. SMITH, JR. AND

payable to FIRST FEDERAL BANK

more fully described in a Mortgage, duly recorded in Instrument No. 20020419000183601, Mortgage Book, Page, of the Mortgage records of SHELBY County, ALABAMA; said Note being secured by the therein described lien.

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 March 05, 2003

Mortgage Electronic Registration Systems, Inc. (MERS), as nominee for Washington Mutual Bank, F.A.

Attest:

B. SANTELLAN

ASSISTANT SECRETARY

NANCY STATION

ASSISTANT VICE PRESIDENT

STATE OF Texas

COUNTY OF Bexar

SS.

Before me, the undersigned authority, on this day personally appeared NANCY STATON, ASSISTANT VICE PRESIDENT,

and B. SANTELLAN, 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 March 05, 2003.

B. SMEBY Notary Public, State of Texas My Commission Expires MAY 25, 2005

Notary Public

Inv. Pool: LW1-002 Loan Number: 15248494 PIF - PFAL

Inv. Number: 720506259

PFDT: 03-01-22

MIN No.: 100156800000504145