

Document Prepared by:
Lois Herr
P.O. BOX 3305 MERRIFIELD, VA 22119-3305
When recorded return to:
Navy Federal Credit Union
P. O. Box 3305
Merrifield, VA 22119-3305
Attn: Mortgage Servicing - Payoff Dept.

Loan #: **8009790117**
Investor Loan #: **8009790117**
Pool #:
PIN/Tax ID #: **C0233C A00054**
Property Address:
1073 SIMMONSRIDGE DRIVE
COLLIERVILLE, TN 38017-

TNDOR1-4 12/06/01

FULL RELEASE OF LIEN

THE UNDERSIGNED, NAVY FEDERAL CREDIT UNION, , , whose address is **P.O. BOX 3305, MERRIFIELD, VA 22119-3305**, hereby declares that it is the true and lawful owner at the time of payment of the entire indebtedness fully described in and secured by a lien to which reference is hereby made below, and hereby acknowledges the payment in full of said indebtedness and the satisfaction and discharge of said lien.

Borrower(s): **JAMES C. BIERNESSE, UNMARRIED**
Original Beneficiary: **NAVY FEDERAL CREDIT UNION**
Original Trustee: **Navy Federal Credit Union**
Loan Amount: **\$111,600.00**

Date of Deed of Trust: **05/29/2002**

Date Recorded: **06/05/2002** Book:


Page:

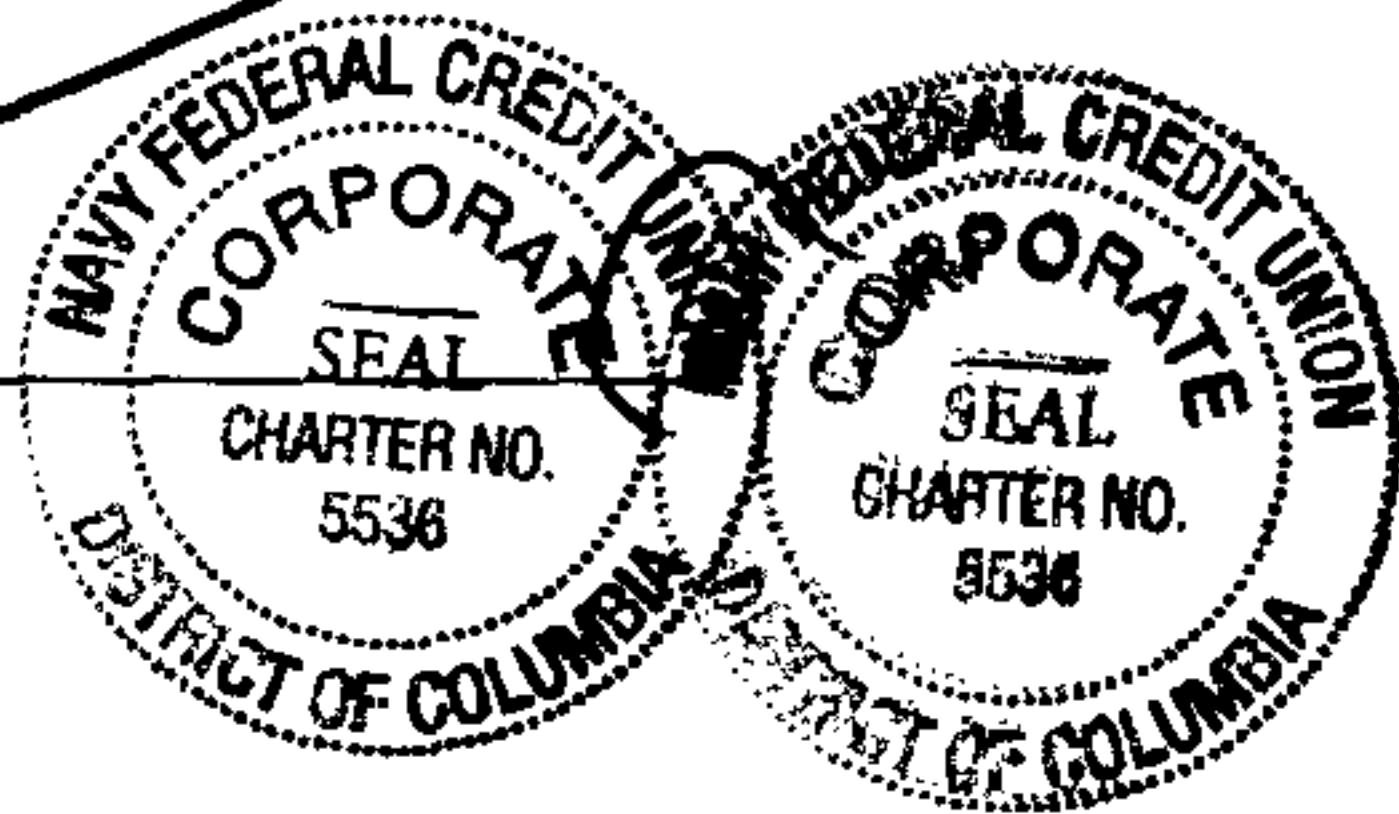
Instrument #: **02093920**

and recorded in the records of **SHELBY** County, State of **Tennessee**, and more particularly described on said Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of **3/14/03**.

NAVY FEDERAL CREDIT UNION,

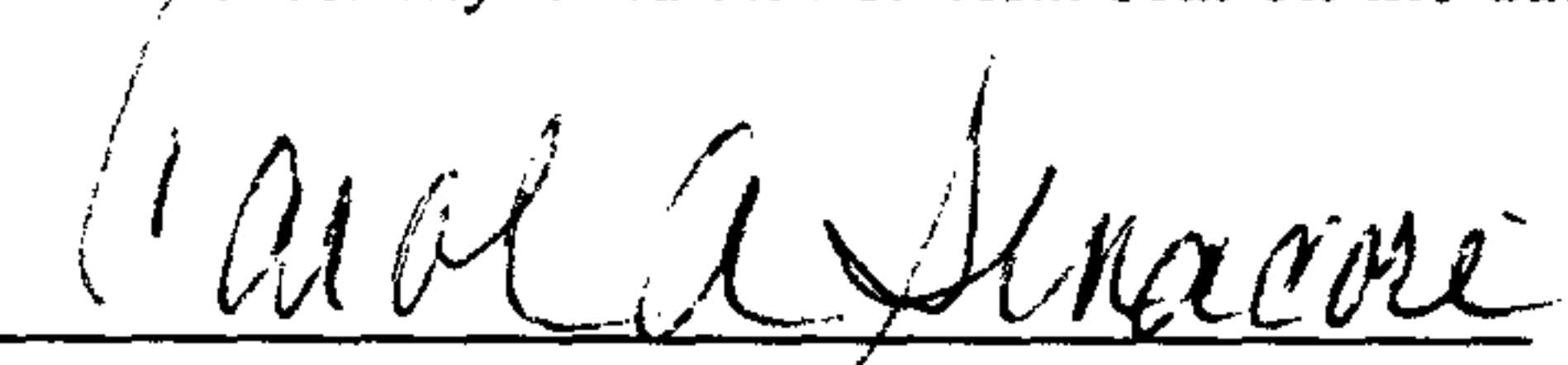

Mary E. McCreary
Assistant Treasurer
State of VA
County of FAIRFAX




Susan R. Hansen
Assistant Treasurer

On this date of **3/14/03**, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named **Susan R. Hansen** and **Mary E. McCreary**, known to me (or identified to me on the basis of satisfactory evidence) that they are the **Assistant Treasurer** and **Assistant Treasurer** respectively of **NAVY FEDERAL CREDIT UNION, , ,** and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporation, and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.


Notary Public: **Carol A. Sinacore**
My Commission Expires: **12/31/2004**

