When recorded return to:

Navy Federal Credit Union

P. O. Box 3305

Merrifield, VA 22119-3305

Attn: Mortgage Servicing - Payoff Dept.

Loan #: 8009839872

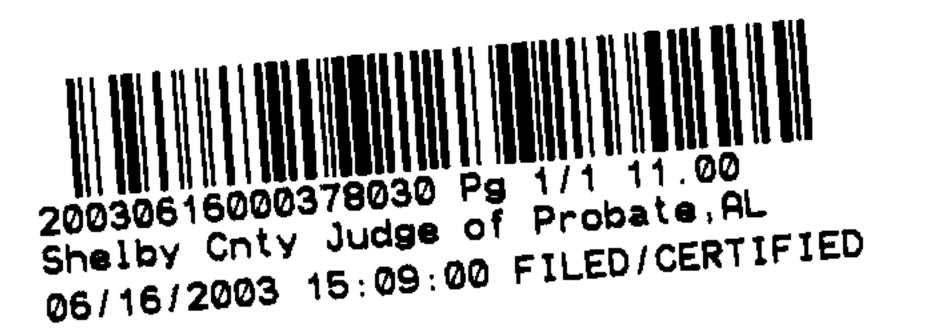
Investor Loan #: 8009839872

Pool #:

PIN/Tax ID #:

Property Address:

359 HILLANDELL DRIVE BIRMINGHAM, AL 35244-



MORTGAGE RELEASE, SATISFACTION, AND DISCHARGE

IN CONSIDERATION of the payment and full satisfaction of all indebtedness secured by that certain Mortgage described below, NAVY FEDERAL CREDIT UNION,, whose address is P.O. BOX 3305, MERRIFIELD, VA 22119-3305eing 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 canceled and discharged of record.

Original Mortgagor(s): JERRY DANIEL HARRIS AND LISA C HARRIS, HUSBAND AND WIFE,

01/17/03

ALMRSD3-4

Original Mortgagee: NAVY FEDERAL CREDIT UNION

Loan Amount: \$ 35,000.00

Date of Mortgage: 05/17/2002

Susan R. Hansen

Assistant Treasurer

Asistant Treasurer

Instrument Number: 200205310002572

Date Recorded: 05/31/2002

200205310002572

Legal Description: LOT 33, ACCORDING TO THE AMENDED MAP AND SURVEY OF BROOKHAVEN, SECTOR 3, AS RECORDED IN MAP BOOK 11, PAGE 118, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, BEING SITUATED IN SHELBY COUNTY, ALABAMA.

and recorded in the records of SHELBY County, State of Alabama affecting Real Property and more particularly described on said Mortgage referred to herein.

CHARTER NO.

5536

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 6/4/2003.

NAVY FEDERAL CREDIT UNION,

Mary E. McCreary

State of VA

County of FAIRFAX

On this date of 6/4/2003, 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 hereinabouted

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

Document Prepared By:

Eric Wallen

P.O. BOX 3305, MERRIFIELD, VA 22119-3305