

Loan No.00000000000000001516710153

When Recorded mail to:
BYRON W AND KRISTI H CULPEPPER
522 SUGARBERRY DRIVE
MAYLENE, AL 35114

ALABAMA RELEASE

WHEREAS, BYRON W CULPEPPER AND KRISTI H CULPEPPER HUSBAND AND WIFE executed a mortgage to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC ('MERS') SOLELY AS NOMINEE FOR CITIZENS BANK, on certain real estate situated in SHELBY County, Alabama, which property is fully described in said mortgage, and Instrument Number 20020829000 413420 of the records in the office of The Probate Court of SHELBY County, Alabama, and

WHEREAS, said mortgage and the debt thereby secured has heretofore been transferred to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC ("MERS") SOLELY AS NOMINEE FOR CITIZENS BANK and

WHEREAS, the indebtedness secured by said mortgage has been paid in full,

NOW, in consideration of the premises the above described mortgage is hereby fully cancelled and satisfied and the lien is hereby fully discharged.

IN WITNESS WHEREOF, the said MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC ("MERS") SOLELY AS NOMINEE FOR CITIZENS BANK has caused THESE PRESENTS to be executed by CHRIS WHITE, its ASSISTANT SECRETARY, hereunto duly authorized, on this date, July 9, 2003.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC
("MERS") SOLELY AS NOMINEE FOR CITIZENS BANK

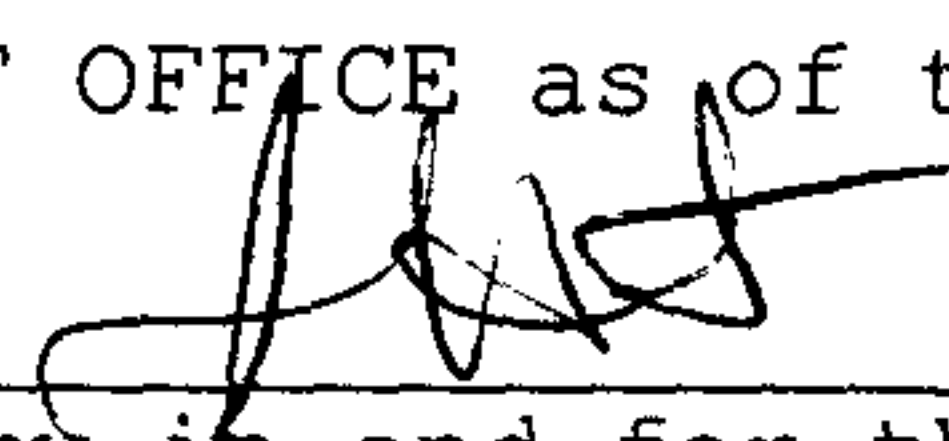
By: 

CHRIS WHITE
ASSISTANT SECRETARY

STATE OF TEXAS
COUNTY OF HARRIS

I, the undersigned, a Notary Public in and for said County and State, hereby certified that CHRIS WHITE, whose name as ASSISTANT SECRETARY of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC ("MERS") SOLELY AS NOMINEE FOR CITIZENS BANK, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day, that being informed of the contents of the instrument, he/she, as such officer, and with full authority, executed the same voluntarily for and as the act of said corporation.

GIVEN UNDER MY HAND AND SEAL OF OFFICE as of this date July 9, 2003.


Notary in and for the State of TEXAS

This document was prepared by:
ACCUTRAN SERVICES, INC. 15531 KUYKENDAHL RD. SUITE 300 HOUSTON, TEXAS 77090
AUBREY WILSON

17-939-

