20030815000538290 Pg 1/2 14.00 Shelby Cnty Judge of Probate, AL 08/15/2003 10:38:00 FILED/CERTIFIED

LOAN NO.: 0003443272

ALABAMA

RELEASE DEED

Prepared by/Return to: Christina Armamento

Household Mortgage Services

577 Lamont Road P.O. Box 1247

Elmhurst, IL 60126

KNOW ALL MEN BY THESE PRESENTS

That MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., a Corporation of the United States, does hereby certify and acknowledge satisfaction in full of the debt secured by the following described and recorded real estate mortgage, and same is hereby released.

Name of Mortgagor:

SIMYUNG CHOI AND JUHYUN CHOI, HUSBAND AND WIFE AS JOINT TENANTS

Name of Mortgagee:

PROVIDIAN NATIONAL BANK

The mortgage is recorded in the office of the Judge of Probate for

SHELBY County, Alabama

Document No. 1999-04996, Volume NA, Page NA, Mortgage Date: 01/27/1999

Address of Property:

824 ROUNDHILL RD

PELHAM, AL 35124

SEE ATTACHED EXHIBIT 'A'

Dated: 08/08/2003

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Christina Armamento, Vice President

MERS#: 100046000034432728

PH#: 1-888-679-6377

State of Illinois County of Dupage

On 08/08/2003, before me, the undersigned, a Notary Public in and for said State, personally appeared Christina Armamento, personally known to me or proven to me on the basis of satisfactory evidence to be the Vice President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., a United States Corporation, executed the within instrument pursuant to its bylaws or by resolution of its Board of Directors.

In witness whereof, I have hereunto set my hand and affixed my notarial seal this 08/08/2003.

Notary Public/Commission Expires:

MONICA A.T. JOHNSON

Motary Public, State of Illinois

Notary Public Expires 10/25/05

My Commission Expires 10/25/05

Customer Name: Application #: JUHYUN CHOI 9900400501

Exhibit A (Legal Description)

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN SHELBY COUNTY, ALABAMA TO-WIT:

LOT 12, BLOCK 3, ACCORDING TO THE MAP OF CAHABA VALLEY ESTATES, 6TH SECTOR, AS RECORDED IN MAP BOOK 6, PAGE 25, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO CURRENT TAXES, EASEMENTS, COVENANTS, RESTRICTIONS AND RIGHTS OF WAY OR RECORD, MINERAL AND MINING RIGHTS.

END OF REPORT.