

ALMRSD3-3

04/04/03

When recorded return to:

DOCX, LLC 1111 ALDERMAN DR., SUITE 350 ALPHARETTA, GA 30005 770-753-4373

MIN #: 100017946120200236 VRU Tel.#: 888/679-MERS

Project #: R043MERS

Loan #: **685-8962443**

* 6 8 5 - 8 9 6 2 4 4 3 *

Investor Loan #: 20031115 (R048)

PIN/Tax ID #: Property Address:

2040 CLEARVIEW DRIVE BIRMINGHAM, AL 35244

Loan Amount: \$199000

MORTGAGE RELEASE, SATISFACTION, AND DISCHARGE

IN CONSIDERATION of the payment and full satisfaction of all indebtedness secured by that certain Mortgage described below, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), , whose address is 3476 STATEVIEW ROAD, MAC X7801-033, FORT MILL, SC 29715, being 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.

Borrower(s): MICHAEL J PALMER AND IRMA PALMER, HUSBAND AND WIFE Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Date of Mortgage: 2/21/2002

Date Recorded: **02-27-2002**

Legal Description (if required): Comments:

Instrument #: 2002-09646

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

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 11/4/2003.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")

RACHELL MURRAH

VICE PRES. LOAN DOCUMENTATION

State of **GA**

County of **FULTON**

LINDA GREEN VICE PRES. LOAN DOCUMENTATION

On this date of 11/4/2003, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State and County, personally appeared the within named LINDA GREEN and RACHELL MURRAH, known to me (or identified to me on the basis of satisfactory evidence) that they are the VICE PRES. LOAN DOCUMENTATION and VICE PRES. LOAN DOCUMENTATION respectively of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), , 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 coporation 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: USHA DALMIA My Commission Expires: 09-16-2006

RONALD E. MEHARG-3476 STATEVIEW ROAD, MAC X7801-033, FORT

MILL, SC 29715