

MORTGAGE RELEASE, SATISFACTION AND DISCHARGE

IN CONSIDERATION of the payment and full satisfaction of all indebtedness secured by that certain Mortgagee described below, the undersigned, 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 cancelled and discharged of record.

1st Party: Delina P Stearns & Jeremy S Stearns
Mortgagee: Roslyn National Mortgage Company
Loan Amount: \$124,925.00
Date of Mortgage: October 25, 1999
Instrument #: 1999-44035

Address of Mortgaged premises: 200 Summerhill Drive Alabaster AL 35007.


Assignment of Mortgage to VNB Mortgage Services, Inc. dated October 25, 1999 was recorded April 28, 2000 in Shelby County Clerk's Office as Instrument #2000-13886.

AND AFFECTING REAL PROPERTY AND MORE PARTICULARLY DESCRIBED ON SAID DEED OF TRUST OR MORTGAGE REFERRED TO HEREIN

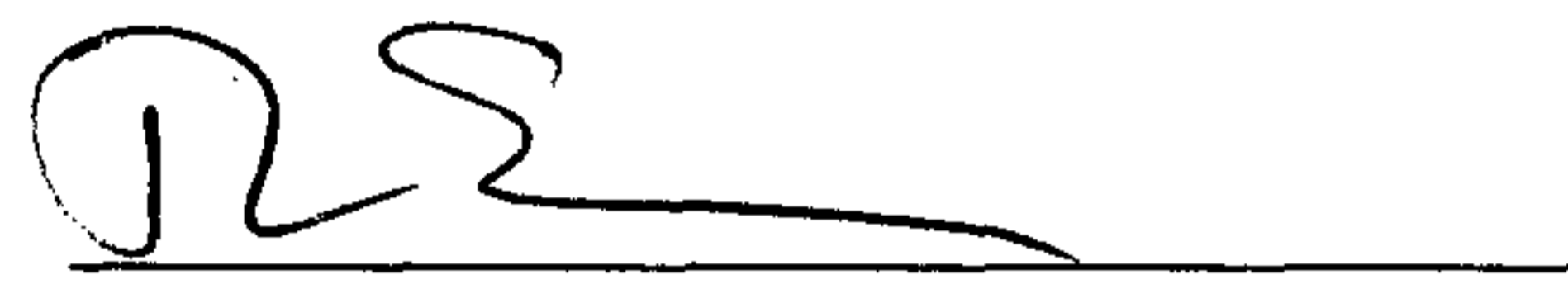
And recorded in the records of Shelby County, State of Alabama.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on June 15, 2001.

VNB MORTGAGE SERVICES, INC.



Witness: Lorraine Mora



**Thomas Sparkes
Senior Vice President**



Witness: Helen Wood



**Donna Finck
Vice President**

**STATE OF NEW JERSEY
COUNTY OF PASSAIC**

I, the undersigned authority, a Notary Public duly commissioned and qualified in and for the State and County aforesaid, hereby certify that THOMAS SPARKES, whose name as SENIOR VICE PRESIDENT of VNB MORTGAGE SERVICES, INC., at 1460 Valley Road in Wayne NJ 07470, who is personally known to me, acknowledged before me on this day that, being informed of the contents of said instrument, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation. Given under my hand this the 15th day of June 2001.



**DEBORAH ANN RICCA
NOTARY PUBLIC OF NEW JERSEY
MY COMMISSION EXPIRES DECEMBER 6, 2003.**

Document Prepared by: D. Ricca