

CANCELLATION AND RELEASE

State of **ALABAMA**
County of **SHELBY**

The debt secured by a MORTGAGE recorded on JANUARY 16, 2002, as Real Property Mortgage Instr. # 2002-02939 of the Records in the office of the Judge of Probate of SHELBY County, ALABAMA, from THOMAS F. REGAN AND ANNE J. REGAN, aka THOMAS F. REGAN, III, husband and wife, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) as Mortgagee and MORTGAGE AMERICA, INC., as Lender, having been paid in full, said lien is hereby fully released, satisfied, discharged and cancelled.

IN WITNESS WHEREOF, I have herewith subscribed my name this Sept. 2, 2004

ATTEST:

Mortgage Electronic Registration
Systems, Inc.

Jill Johnson-Sheely
Jill Johnson-Sheely
Assistant Secretary/Vice President

BY: Holly R. Gricks
Holly R. Gricks, Assistant Secretary/
Vice President

STATE OF PENNSYLVANIA}
COUNTY OF CRAWFORD} ss.

ON THIS, the Sept 2, 2004 before me, the undersigned officer a notary public, personally appeared Holly R. Gricks, Assistant Secretary/Vice President

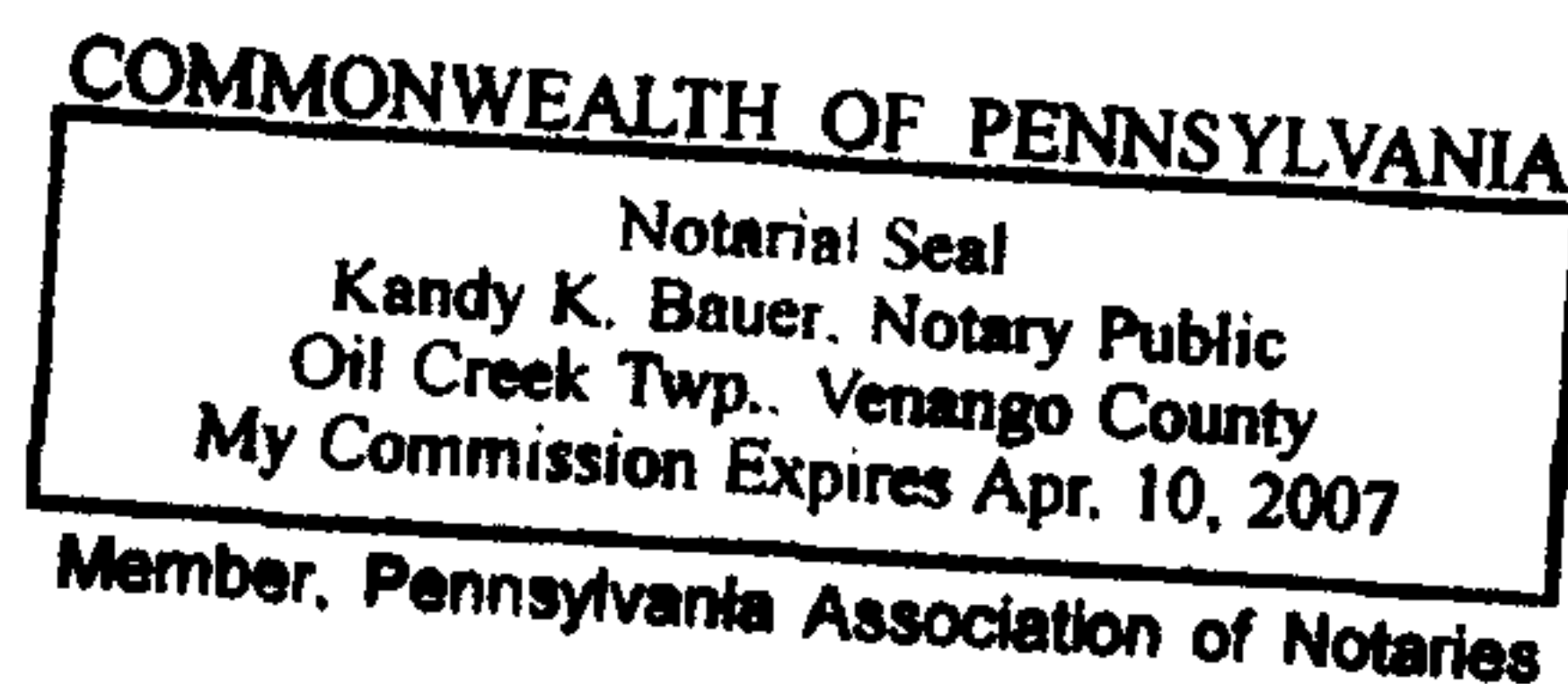
{who acknowledged herself to be an Assistant Secretary/Vice President of Mortgage Electronic Registration Systems, {and that she as such, being authorized to do so, executed {the within Corporation instrument for the purpose therein contained by signing

Corporation {in my presence and in the presence of Jill Johnson-Sheely, Assistant Secretary/Vice President of the Corporation in the name of the corporation as an Assistant Secretary/Vice President.

Witness my hand and official seal.

My Commission Expires

Kandy K. Bauer
Notary Public



After recording & drafted by:
BSI Financial Services, Inc.
P.O. Box 517
Titusville, PA 16354
Attn: Sue Faivre