

This instrument must be recorded in:

SHELBY County, AL

Recording requested and prepared by:

Walter Mortgage Company 6331 Grapevine Hwy # 280 Fort Worth TX 76180 RETURN TO: TITLE SOURCE INC 1450 W.LONG LAKE STE. 400

Loan # 501001365

TROY, MI 48098

RELEASE OF LIEN

KNOW ALL MEN BY THESE PRESENTS that, for value received, Walter Mortgage Company owner of the beneficial interest under a certain Mortgage, whose parties, dates and recording information are below, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby re-convey, without warranty, to the person or persons legally entitled thereto, the estate, title and interest now held by it under said Mortgage in SHELBY County, State of Alabama.

Original Borrower: Jeffrey A. Kerstner and wife, Debra Ann Kerstner

Original Beneficiary: Walter Mortgage Company

Note Date: 9/25/03 Original Amount: \$120,287.00

Recorded: 10/31/03 20031031000726740

Modification Agreement Recorded: 5/20/04 20040520000266740

Property Address: 5543 Hwy 55, Wilsonville, Alabama 35186

LEGAL DESCRIPTION:

TRACT NO. 6: THAT PART OF THE NORTH 105.00 FEET OF THE SOUTH 939.06 FEET OF THE NORTH HALF OF THE NORTHEAST QUARTER OF SECTION 17, TOWNSHIP 20 SOUTH, RANGE 1 EAST, THAT LIES WEST OF THE WEST RIGHT OF WAY OF COUNTY ROAD 55. SITUATED IN SHELBY COUNTY, ALABAMA TRACT NO. 7: THAT PART OF THE NORTH 105.00 FEET OF THE SOUTH 1044.06 FEET OF THE NORTH HALF OF THE NORTHEAST QUARTER OF SECTION 17, TOWNSHIP 20 SOUTH, RANGE 1 EAST, THAT LIES WEST OF THE WEST RIGHT OF WAY OF COUNTY ROAD 55. SITUATED IN SHELBY COUNTY, ALABAMA.

IN WITNESS Whereof, Walter Mortgage Company whose address is 6331 Grapevine Highway, Suite 280, N Richland Hills TX 76180 by the officer duly authorized, has duly executed the foregoing instrument.

Walter Mortgage Company

Dated: October 8, 2004

Robert R. Harry

Executive Vice President

Feller

State of Texas
County of Tarrant

BY:

On, October 8, 2004 before me, Sue Feller, A Notary Public in and for Tarrant County in the State of Texas, personally appeared Robert R. Harry, Executive Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose names (s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her signature on the instrument the person(s), or entity upon behalf of which the person (s) acted, executed the instrument.

Sue Feller Notary Public

