RELEASE OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS that the undersigned, Mortgage Electronic Registration Systems, Inc. Mortgagee, in that certain mortgage executed by

TRACI B HART AND, CHARLES S. HART, WIFE AND HUSBAND

as Mortgagors, to the undersigned, which mortgage is dated 09/29/2003 and filed for record 10/06/2003 in Mortgage Book N/A, Page N/A, Doc# 20031006000669040, Probate Records of SHELBY County, Alabama, does hereby declare that the mortgage is forever discharged and satisfied. The recorder or clerk of said county is hereby instructed to record this instrument and to cancel, release, and discharge the mortgage in accordance with the regulations of said county and state.

The mortgage described herein has been paid and satisfied in full.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this the 16 day of February, 2005.

Mortgage Electronic Registration Systems, Inc.

By:

Its:

Lesley Sotelo

Assistant Secretary

Attest: By:

Janet Allen

Its: Assistant Secretary

STATE OF CALIFORNIA COUNTY OF LOS ANGELES

On 02/16/2005, before me, Susan Helvik, Notary Public, personally appeared Lesley Sotelo and Janet Allen, both personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacities, and that by their signatures on the instrument the persons, or the entities upon behalf of which the persons acted, executed the instrument.

Susan Helvik Notary Public

My commission expires 10/21/2007

SUSAN HELVIK
COMM. #1446656 O
NOTARY PUBLIC-CALIFORNIA III
Los Angeles County
My Comm. Exp. OCT. 21, 2007