RELEASE OF MORTGAGE

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

JOSEPH M TOWEY, A MARRIED MAN, SUSAN E RIPP, A MARRIED WOMAN

as Mortgagors, to the undersigned, which mortgage is dated 05/07/2003 and filed for record 05/19/2003 in Mortgage Book N/A, Page N/A, Doc# 20030519000311530, 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 17 day of June, 2005.

Mortgage Electronic Registration Systems, Inc.

By: Judith Cobian

Its: Assistant Secretary

STATE OF CALIFORNIA COUNTY OF LOS ANGELES

On 06/17/2005, before me, G. Goulet, Notary Public, personally appeared Judith Cobian, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signatures on the instrument the person, or the entity upon behalf of which the persons acted, executed the instrument.

G. Goulet

Notary Public

My commission expires 10/21/2007

Los Angeles County

Mail Recorded Satisfaction To: JOSEPH M TOWEY, SUSAN E RIPP 4505 CAYCE LN BIRMINGHAM, AL 35244

Document Prepared By: Steve Y. Galiano ReconTrust Company, N.A. 176 Countrywide Way MS: LAN-88 Lancaster, CA 93535-9944 (800) 540-2684

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