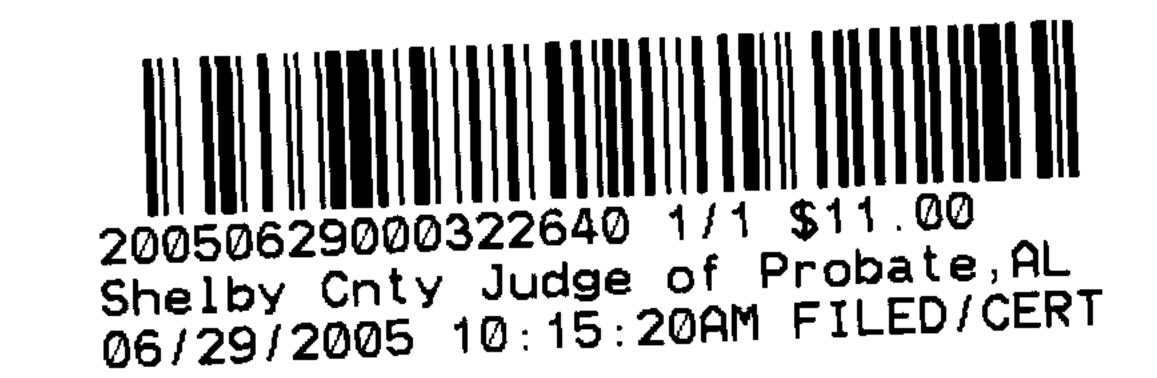
When recorded return to: MICHAEL K SMITH 148 PIN OAK DRIVE CHELSEA, AL 35043

ALMRSD3-4 06/11/04



Loan #: 8010500075

Investor Loan #: 4003102780

PIN/Tax ID #: 09-8-27-0-001-018-002/0070144

Property Address: 148 PIN OAK DRIVE CHELSEA, AL 35043-

MORTGAGE RELEASE, SATISFACTION, AND DISCHARGE

IN CONSIDERATION of the payment and full satisfaction of all indebtedness secured by that certain Mortgage described below, NAVY FEDERAL CREDIT UNION whose address is P.O. BOX 3305, MERRIFIELD, VA 22119-3305 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 canceled and discharged of record.

Original Mortgagor(s): MICHAEL K SMITH, A SINGLE MAN

Original Mortgagee: NAVY FEDERAL CREDIT UNION

Loan Amount: \$ 270,000.00

Date of Mortgage: 04/18/2003

Date Recorded: 04/23/2003 Mortgage Book: * Page: * Document #: 20030423000250720

and recorded in the official records of SHELBY County, State of Alabama affecting Real Property and more particularly described on said Mortgage referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 06/20/2005.

NAVY FEDERAL CREDIT UNION

CHARTER NO.



Charles 9 mol Charles A. Mashinski Assistant Treasurer

Delana R. Newman Assistant Treasurer

State of VA

County of FAIRFAX

On this date of 06/20/2005, before me, the undersigned authority, a Notary Public duly commissioned, qualified and green. within and for the aforementioned State, personally appeared the within named Charles A. Mashinski and Delana R. Newman, known to me (or identified to me on the basis of satisfactory evidence) that they are the Assistant Treasurer and Assistant Treasurer respectively of NAVY FEDERAL CREDIT UNION, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporation, and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

Notary Public: Beverly M. Sharp My Commission Expires: 06/30/2008

Document Prepared By: Joselfin A Potes
Address: P.O. BOX 3305, MERRIFIELD, VA 22119-3305