

This instrument must be recorded in:

SHELBY County, AL

Recording Requested By USAA Federal Savings Bank

When Recorded Mail To:

Fidelity National LPS PO Box 19523 Irvine, CA 92623-9523

Loan #: 82678343 LPS #: 2959733 Bin #: 061705-2

RELEASE OF MORTGAGE

THIS CERTIFIES that a certain mortgage executed by JOHN M. KINCAID, AN UNMARRIED MAN to USAA FEDERAL SAVINGS BANK (USAA F.S.B.) dated 1/10/2005 and recorded on: 1/25/2005 as Instrument #: 20050125000037230 in Mortgage Book N/A on Page N/A (Re-Recorded: Inst#: N/A in Mortgage Book N/A on Page N/A) of the records in the office of the Recorder of SHELBY County, AL more particularly described as follows, to wit:

Property Address: 820 CREEKVIEW DR., PELHAM, AL 35124

is PAID AND SATISFIED and is therefore discharged.

IN WITNESS WHEREOF, the undersigned has hereunto set its corporate hand by its proper officers, they being thereto duly authorized, June 22, 2005

USAA FEDERAL SXYINGS BANK, , as Mortgagee

BY

Lisa Kimbrough, Authorized Signor, for above Mortgagee

STATE OF CA

COUNTY OF ORANGE

On June 22, 2005 before me, Cuprina L. Chen, a Notary Public in and for ORANGE County in the State of CA, personally appeared Lisa Kimbrough, Authorized Signor, personally known to me 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 signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS MY hand and official seal.

Cuprima L. Chen Notary Public

Commission Expires: 10/8/2008

This document prepared by: S.Gonzalez, FNLPS, 15661 Redhill Ave., Suite 200, Tustin, CA 92780 800-773-8287

CUPRINA L. CHEN

(MIN #:)

7/14/2005

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