When recorded return to:
US Bank Home Mortgage
P.O. Box 20005
Owensboro, KY 42304
Release Department

ALMRSD3-4 06/11/04

20050727000375420 1/1 $12.00
Shelby Cnty Judge of Probate,AL
07/27/2005 08:17:36AM FILED/CERT

Loan #: **7810362687**
Investor Loan #: **954325346**
PIN/Tax ID #: **102040004023000**
Property Address:
1945 CAHABA CREST DRIVE
BIRMINGHAM, AL 35242-

MORTGAGE RELEASE, SATISFACTION, AND DISCHARGE

IN CONSIDERATION of the payment and full satisfaction of all indebtedness secured by that certain Mortgage described below, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR HMSV-USB LENDING, LLC D/B/A MORTGAGESOUTH** whose address is **4801 FREDERICA STREET, OWENSBORO, KY 42301** 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): **BARRY C HOWARD AND AMANDA M HOWARD, HUSBAND AND WIFE**
Original Mortgagee: **MERS AS NOMINEE FOR HMSV-USB LENDING, LLC DBA MORTGAGESOUTH**
Loan Amount: **$ 205,600.00** Date of Mortgage: **09/29/2003**
Date Recorded: **10/03/2003** Document #: **20031003000665520**
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 **07/06/2005.**

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR HMSV-USB LENDING, LLC D/B/A MORTGAGESOUTH

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. CORPORATE 1999 SEAL DELAWARE

April Schartung
Assistant Secretary

Laurie Emmick
Assistant Secretary

State of **KY**
County of **DAVIESS**

On this date of **07/06/2005**, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named **April Schartung** and **Laurie Emmick**, known to me (or identified to me on the basis of satisfactory evidence) that they are the **Assistant Secretary** and **Assistant Secretary** respectively of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR HMSV-USB LENDING, LLC D/B/A MORTGAGESOUTH**, 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: **Becky Armstrong**
My Commission Expires: **04/29/2009**

OFFICIAL SEAL
BECKY ARMSTRONG
NOTARY PUBLIC - KENTUCKY
STATE-AT-LARGE

Document Prepared By: **Rebecca Schartung**
Address: **4801 FREDERICA STREET, OWENSBORO, KY 42301**