RELEASE OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS that the undersigned, Secretary of Veterans Affairs Mortgagee, in that certain mortgage executed by

REGINALD HOWARD AND, JANET N HOWARD WIFE AND HUSBAND as Mortgagors, to the undersigned, which mortgage is dated 06/01/1997 and filed for record 06/27/1997 in Mortgage Book N/A, Page N/A, Doc# 199720112, 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 21 day of September, 2005.

Secretary of Veterans Affairs

By:

David Leighton

Its: Authorized Officer

STATE OF CALIFORNIA COUNTY OF LOS ANGELES

On 09/21/2005, before me, T. Allen, Notary Public, personally appeared David Leighton, 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.

T. Allen

Notary Public

My commission expires 09/23/2007

T. ALLEN

COMM. #1441418

NOTARY PUBLIC-CALIFORNIA IT

Los Angeles County

My Comm. Exp. SEPT. 23, 2007

Mail Recorded Satisfaction To: REGINALD HOWARD, JANET N HOWARD 131 TREYMOOR DR ALABASTER, AL 35007 Document Prepared By: Steve Y. Galiano ReconTrust Company, N.A. 176 Countrywide Way MS: LAN-88 Lancaster, CA 93535-9944 (800) 540-2684