When recorded return to:

US Bank Home Mortgage P.O. Box 20005

Owensboro, KY 42304

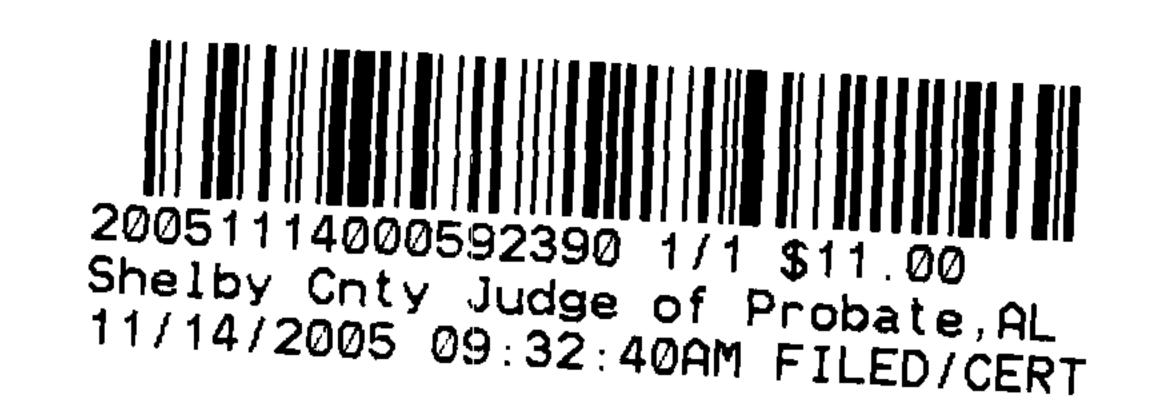
Release Department

Loan #: 7810380687

Investor Loan #: 343027607 PIN/Tax II) #: 095210000001070

Property Address:

172 CLAIRMONT ROAD STERRETT, AL 35147-



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): KENNETH O STARKEY AND GWENDOLYN S STARKEY

ALMRSD3-4

Original Mortgagee: MERS AS NOMINEE FOR HMSV-USB LENDING, LLC DBA MORTGAGESOUTH

06/11/04

Loan Amount: \$ 272,760.00

Date of Mortgage: 01/30/2004

Date Recorded: 02/10/2004 Document #: 040210000069050

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 10/08/2005.

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

> Liz Funk **Assistant Secretary**

Kara Knable **Assistant Secretary**

State of **KY**

County of DAVIESS

On this date of 10/08/2005, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Liz Funk and Kara Knable, 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: Amanda Morrison

My Commission Expires: 05/05/2007

Constance D. Cure Document Prepared By: Constance H Cruse

Address: 4801 FREDERICA STREET, OWENSBORO, KY

42301



