When recorded return to:
US Bank Home Mortgage

P.O. Box 20005 Owensboro, KY 42304 Release Department

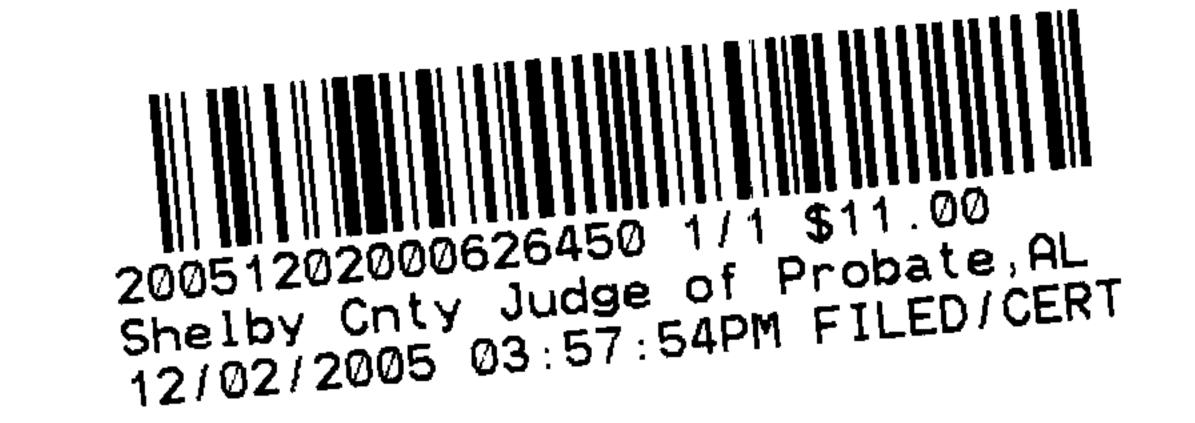
MIN #: 100021278925155314 VRU Tel.#: 888.679.MERS

Loan #: 7892515531

Investor Loan #: 7892515531
PIN/Tax ID #: 105160002028000

Property Address:

2420 INDIAN LAKE DRIVE BIRMINGHAM, AL 35244-



MORTGAGE RELEASE, SATISFACTION, AND DISCHARGE

06/11/04

ALMRSD3-4

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 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): RICHARD B RYEL, MARRIED AND PATRICIA A RYEL, HIS WIFE

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

Loan Amount: \$ 105,000.00 Date Recorded: 05/05/2004 Document #: 20040505000235670

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 10/31/2005.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC, AS NOMINEE FOR HMSV-USB LENDING, LLC

Date of Mortgage: 04/27/2004

Charlotte Speer
Assistant Secretary

Shirley Quist Assistant Secretary

State of KY

County of DAVIESS

On this date of 10/31/2005, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Charlotte Speer and Shirley Quist, 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, 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

Document Prepared By: Constance H Cruse

Address: 4801 FREDERICA STREET, OWENSBORO, KY

42301

