When recorded return to:

US Bank Home Mortgage P.O. Box 20005

Owensboro, KY 42304 Release Department

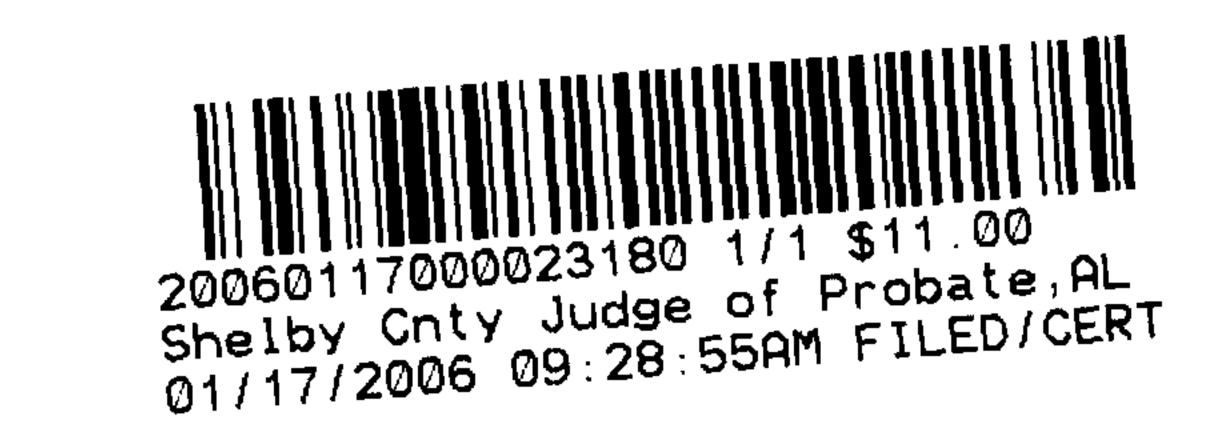
VRU Tel.#: 888.679.MERS

MIN #: 100021278925125507

Loan #: 7892512550

Investor Loan #: 933079249 PIN/Tax ID #: 236240000001057

Property Address: 109 CHESTNUT DR ALABASTER, AL 35007-



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): MICHAEL G KROTH AND TINA J. KROTH, HUSBAND AND WIFE

ALMRSD3-4

06/11/04

Original Mortgagee: MERS, AS NOMINEE FOR HMSV-USB LENDING, LLC D/B/A MORTGAGESOUTH

Loan Amount: \$ 157,500.00

Date of Mortgage: 07/07/2004

Date Recorded: 07/09/2004 Document #: 20040709000379690

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 12/17/2005.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR HMSV-USB LENDING, JAC DXB/A MORTGAGESOUTH

> Pamela L. Johnson **Assistant Secretary**

Amber Montgomery **Assistant Secretary**

State of **KY**

County of DAVIESS

On this date of 12/17/2005, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Pamela L. Johnson and Amber Montgomery, 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.

Witners my hand and official seal on the date hereinabove set forth.

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OFFICIAL SEAL

PATTY MILLAY

NOTARY PUBLIC - KENTUCKY

STATE-AT-LARGE

Notary Public Patty Millay

My Commission Expires: 11/07/2009

Document Prepared By: Michelle L Clark

Address: 4801 FREDERICA STREET, OWENSBORO, KY

42301