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CANCELLATION OF MORTGAGE

STATE OF ALABAMA COUNTY OF SHELBY

The indebtedness from Kelvin L. Suttles and Stacey T. Suttles to USAA Federal Savings Bank ("UAAFSB") granted in that certain instrument dated October 18, 2001 and which was recorded at Instrument No. 2001-46625 on October 30, 2001 in the Real Property records in the Office of the Judge of Probate Court of Shelby County, Alabama, and which was subsequently assigned to United Guaranty Residential Insurance Company of North Carolina by instrument dated April 23, 2003 and which was recorded on May 9, 2003 in the Real Property records in the Office of the Judge of Probate Court of Shelby County, Alabama at Instrument No. 2003-290190 is secured by a real property mortgage on the following described real property located in Shelby County, Alabama:

Lot 18-A, according to a Resurvey of Lots 17 and 18, Hickory Point, as recorded in Map Book 24, page 111, in the Probate Office of Shelby County, Alabama

having been compromised and settled, the lien is hereby cancelled on this the 15th day of May, 2006.

UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY
OF NORTH CAROLINA

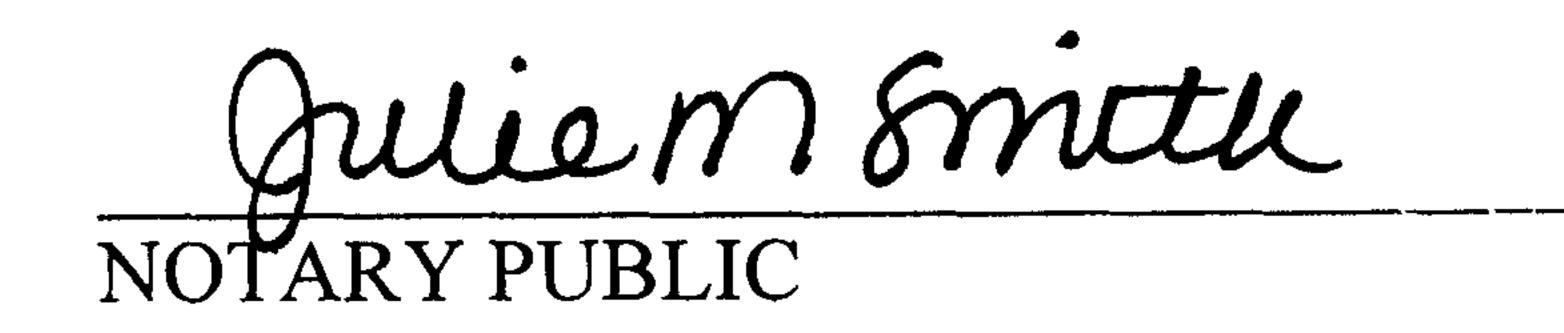
By: Michael Pe

As its Vice President

STATE OF NORTH CAROLINA COUNTY OF GUILFORD

I, the undersigned Notary Public, in and for said State and County, do hereby certify that **Michael Denny**, whose name as Vice President of United Guaranty Residential Insurance Company of North Carolina, is signed to the above and foregoing instrument, and who is known to me, acknowledged before me on this day, that, being informed of the contents of said instrument, **he** as such officer and with full authority executed the same voluntarily for and as the act of said corporation on the day the same bears date.

Given under my hand and official seal of office on this the 15th day of May 2006.



My Commission Expires Aug. 26, 2006

This instrument was prepared by:

Barry L. Thompson SILVER, VOIT & THOMPSON Attorneys at Law, P.C. 4317-A Midmost Drive Mobile, Alabama 36609 Telephone: 251/343-0800 LS-2808-11508/mm

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