When recorded return to:

US Bank Home Mortgage

P.O. Box 20005

Owensboro, KY 42304 Release Department

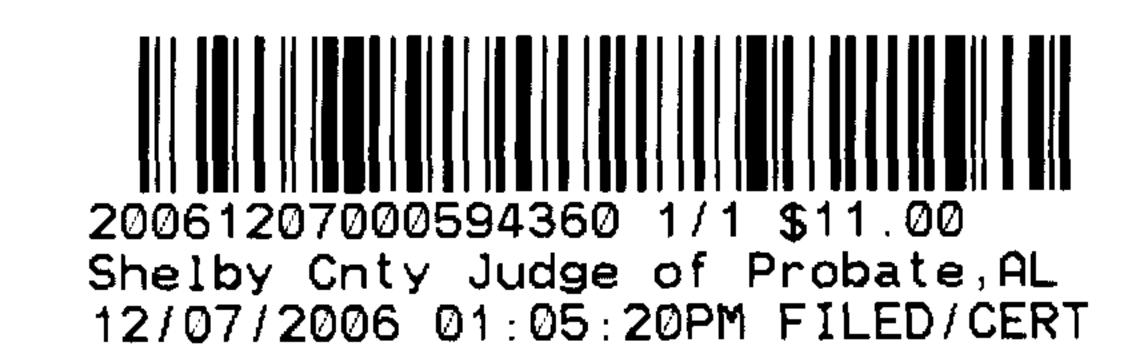
MIN #: 100021278925155892

VRU Tel.#: 888.679.MERS

Loan #: 7892515589

Investor Loan #: 761097201 PIN/Tax ID #: 232101005067000

Property Address: 1545 APPLEGATE LN 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 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): PATRICIA ANN SUMMERS (UNMARRIED)

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

Loan Amount: \$ 75,050.00

Date of Mortgage: 01/14/2005 Date Recorded: 10/14/2005 Document #: 20051014000537310

ALMRSD3-4

06/11/04

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 11/22/2006.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC

Michelle Clark **Assistant Secretary**

Liz Funk **Assistant Secretary**

State of KY County of DAVIESS

On this date of 11/22/2006, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Michelle Clark and Liz Funk, 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, 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: Cammy Hagan

My Commission Expires: 12/15/2007

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OFFICIAL SEAL

CAMMY HAGAN

NOTARY PUBLIC - KENTUCKY

STATE-AT-LARGE

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Document Prepared By: Tericia McFarland

Address: 4801 FREDERICA STREET, OWENSBORO, KY 42301