

Document Prepared By:

Michelle Wymer, PH#: 888-603-9011

First American RES 450 E. Boundary St. Attn: Release Dept. Chapin, SC 29036 888-603-9011

When Recorded Return To: First American RES

450 E. Boundary St. Chapin, SC 29036

Space Above for Recorder's Use Only

FNOVA

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4479143



CRef#:02/22/2007-PRef#:R085-POF Date: 01/23/2007-Print Batch ID: 17,500.00

MIN #: 100080190039888706 MERS Telephone #: 888/679-6377

Recording Requested By: NovaStar Mortgage, Inc.

Property Address: 7532 SPENCER LN HELENA, AL 35080-3341

ALmrsd-eR2.0 12/18/2006

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## MORTGAGE RELEASE, SATISFACTION, AND DISCHARGE

IN CONSIDERATION of the payment and full satisfaction of all indebtedness secured by that certain Mortgage described below, the undersigned, MERS, INC. AS NOMINEE FOR NOVASTAR MORTGAGE, INC., A CORPORATION, whose address is G4318 Miller Rd., Flint, MI 48507, 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 Borrower(s): JEFFERY J. SMITH, SINGLE MAN

Original Mortgagee: MERS, INC. AS NOMINEE FOR NOVASTAR MORTGAGE, INC., A

VIRGINIA CORPORATION

Date of Mortgage: 01/13/2005

Loan Amount: \$97,200.00

Recording Date: 02/15/2005 Book: N/A Page: N/A Document #: 20050215000074870 and recorded in the official records of the County of Shelby, 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 02/08/2007.

> MERS, INC. AS NOMINEE FOR NOVASTAR MORTGAGE, INC., A CORPORATION

> > Sharon Ramekani Asst. Vice President

State of SC

County of Lexington

On this date of 02/08/2007, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State and County, personally appeared the within named Sharon Ramezani, known to me (or identified to me on the basis of satisfactory evidence) that he or she is the Asst. Vice President of MERS, INC. AS NOMINEE FOR NOVASTAR MORTGAGE, INC., A CORPORATION and was duly authorized in his or her respective capacity to execute the foregoing instrument

for and in the name and in 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: Frances Y. King

My Commission Expires: 06/21/2010

Frances Y. King Notary Public

State of South Carolina