When recorded return to:

ALMRSD3-6 06/12/06

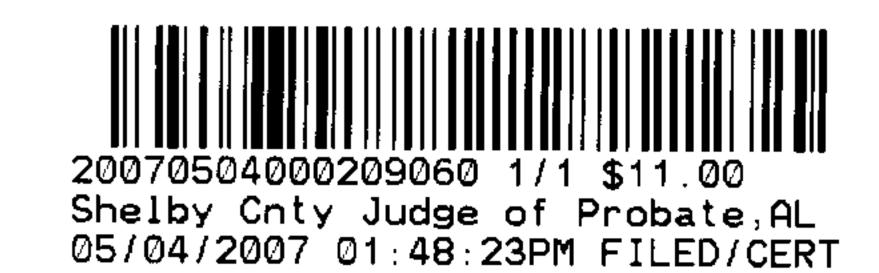
US Bank Home Mortgage P.O. Box 20005 Owensboro, KY 42304 Release Department

MIN #: 100021278926856167 VRU Tel.#: 888.679.MERS

Loan #: 7892685616

Investor Loan #: 7892685616 PIN/Tax ID #: 102030007034000

Property Address: 4069 CROSSINGS LN BIRMINGHAM, AL 35242-



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 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): WILLIAM B FRAVERT AND WARREN A FRAVERT, HUSBAND AND WIFE

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

Loan Amount: \$ 145,000.00 Date of Mortgage: 01/31/2007

Date Recorded: 02/06/2007 Document #: 20070206000055470

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 04/20/2007.

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

Kelly Hillard)
Assistant Secretary

Liz Funk //
Assistant Secretary

State of **KY**County of **DAVIESS**

On this date of 04/20/2007, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Kelly Hillard 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, 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: Cammy Hagan

Document Prepared By: Stephanie McBrayer

My Commission Expires: 11/13/2010

Address: 4801 FREDERICA STREET, OWENSBORO, KY

OBLIC

42301