When recorded return to:

ALMRSD3-6 06/12/06

Navy Federal Credit Union

P. O. Box 3305

Merrifield, VA 22119-3305

Attn: Mortgage Servicing - Payoff Dept.

Loan #: **8013551216**

Investor Loan #: 8013551216 PIN/Tax ID #: 15417000005105

Property Address:

1501 SHELBY FOREST LANE

CHELSEA, AL 35043-

MORTGAGE RELEASE, SATISFACTION, AND DISCHARGE IN CONSIDERATION of the payment and full satisfaction of all indebtedness secured by that certain Mortgage described below, NAVY FEDERAL CREDIT UNION whose address is 820 Follin Lane, Vienna, VA 22180 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): CHARLES R RATH, AN UNMARRIED MAN AND SYLVIA RIPP, AN UNMARRIED

WOMAN

Original Mortgagee: NAVY FEDERAL CREDIT UNION

Loan Amount: \$ 122,500.00

Date of Mortgage: 06/12/2006

Date Recorded: 06/16/2006 Document #: 20060616000289810

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 12/14/2007.

NAVY FEDERAL CREDIT UNION

20071220000572120 1/1 \$11.00

Shelby Cnty Judge of Probate, AL

12/20/2007 01:35:15PM FILED/CERT

Delana R. Newman Adsistant Treasurer

Amèlia Powell Assistant Treasurer

State of **VA**

County of **FAIRFAX**

On this date of 12/14/2007, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Delana R. Newman and Amelia Powell, known to me (or identified to me on the basis of satisfactory evidence) that they are the Assistant Treasurer and Assistant Treasurer respectively of NAVY FEDERAL CREDIT UNION, 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.

CRISTINA J. TERRAZAS

Notary Public

Commonwealth of Virginia

356731

My Commission Expires Jul 31, 2009

Notary Public: Cristina J. Terrazas

My Commission Expires: 07/31/2009

Document Prepared By: Cristina J Terrazas

Address: 820 Follin Lane, Vienna, VA 22180