When recorded return to:

US Bank Home Mortgage

P.O. Box 20005

Owensboro, KY 42304

Release Department

MIN #: 100021278926855888 VRU Tel.#: 888.679.MERS

Loan #: 7892685588

Investor Loan #: 418028443 PIN/Tax ID #: 223054991001000

Property Address:

247 SADDLE LAKE DRIVE ALABASTER, AL 35007-

20080228000081490 1/1 \$11.00 Shelby Cnty Judge of Probate, AL 02/28/2008 12:27:56PM FILED/CERT

MORTGAGE RELEASE, SATISFACTION, AND DISCHARGE

06/12/06

ALMRSD3-6

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 D/B/A MORTGAGESOUTH 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): JOEL W HARPER AND JENIFER T HARPER, HUSBAND AND WIFE

Original Mortgagee: MERS AS NOMINEE FOR HMSV-USB LENDING, LLC D/B/A MORTGAGESOUTH

Loan Amount: \$ 285,000.00

Date of Mortgage: 02/16/2007

Date Recorded: 05/22/2007 Document #: 20070522000236460

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 02/19/2008.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR HMSV-USB LENDING, LLC D/B/A MORTGAGESOUTH

> Liz Funk **Assistant Secretary**

Assistant Secretary

State of **KY**

County of **DAVIESS**

On this date of 02/19/2008, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Liz Funk and Cathy Beckhart, 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 D/B/A MORTGAGESOUTH, 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.

OFFICIAL SEAL

MARI HARDIN

NOTARY PUBLIC - KENTUCKY

DAVIESS COUNTY

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Notary Public: Mari Hardin

My Commission Expires: 06/25/2011

Document Prepared By: Virginia Boyle

Address: 4801 FREDERICA STREET, OWENSBORO, KY

42301 WILLIAM BAGE ELECHINIM CONTRACTOR OF CONTRAC