

Document Prepared By:
Liz Funk, PH#: 800-365-7772
US Bank Home Mortgage
4801 Frederica St.
Attn: Release Dept.
Owensboro, KY 42301
800-365-7772
When Recorded Return To:
US Bank Home Mortgage
4801 Frederica St.
Owensboro, KY 42301

Space Above for Recorder's Use Only

USBHM	515	6003230043
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MIN #: 100123200207030566
MERS Telephone #:
888/679-6377CRef#:02/20/2009-PRef#:R105-POF
Date:01/21/2009-Print Batch ID:71970
Recording Requested By:
US Bank Home Mortgage
Property Address:
5000 LINWOOD ROAD
BIRMINGHAM, AL 35244

ALmrds-eR2.0 10/03/2008 Copyright (c) 2008 by DOCX LLC



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, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC AS NOMINEE FOR UNIVERSAL SAVINGS BANK**, whose address is **4801 FREDERICA ST, 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 Borrower(s): **BRETT RICHARDS AND LEAH R RICHARDS**

Original Mortgagee: **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC AS NOMINEE FOR UNIVERSAL SAVINGS BANK**

Date of Mortgage: **04/12/2007**

Loan Amount: **\$264,955.00**

Recording Date: **04/23/2007** Book: **NA** Page: **NA** Document #: **07042300018600**

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 **02/17/2009**.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC AS NOMINEE FOR UNIVERSAL SAVINGS BANK


Liz Funk
Assistant Secretary

State of **KY**

County of **Daviess**

On this date of **02/17/2009**, before me the undersigned authority, personally appeared **Liz Funk**, personally known to me to be the person whose name is subscribed as the **Assistant Secretary** of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC AS NOMINEE FOR UNIVERSAL SAVINGS BANK**, a corporation, on the within instrument, who, being duly affirmed, acknowledged to me that he/she, being authorized to do so, in the capacity therein stated, executed the within instrument for and on behalf of the corporation, as its free and voluntary act and deed, for the consideration, uses and purposes therein contained.

Witness my hand and official seal on the date hereinabove set forth.


Notary Public: **Lou Powers**
My Commission Expires: **11/13/2010**

