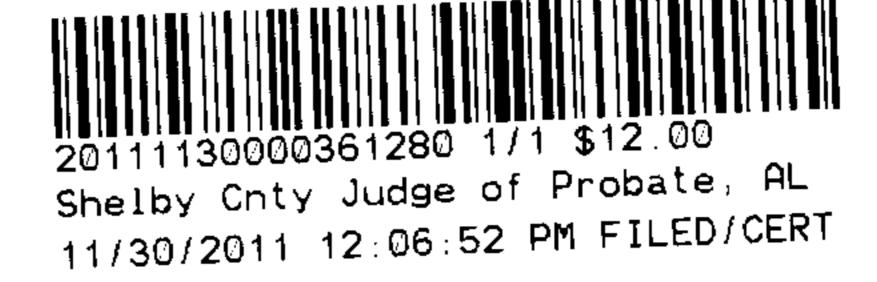
PREPARED BY AND RETURN TO

Brent Cheatwood

Vanderbilt Mortgage and Finance, Inc. 5000 Clayton Road Maryville, TN. 37804

915790



MORTGAGE RELEASE

Vanderbilt Mortgage and Finance, Inc., a corporation, with an office and place of business in Blount County, Tennessee declares that it is the true and lawful owner and holder of that certain note and indebtedness secured by a deed of trust and/or mortgage executed by Michael E. Ray and Dannise B. Ray, to FirstMerit Bank, NA, Lender, dated March 12, 1999, and filed for record in the office of the Register of Deeds, Shelby County, ALABAMA, in Mortgage Instrument#1999-12517;assigned to Vanderbilt Mortgage and Finance, Inc. and recorded on February 9, 2004 in Instrument#2004020900066970, to which Deed of Trust/Mortgage or specific reference is hereby made; and for valuable consideration in hand paid, the said Vanderbilt Mortgage and Finance, Inc., does hereby RELEASE the lien of said deed of trust and/or mortgage.

IN WITNESS WHEREOF, Vanderbilt Mortgage and Finance, Inc., has caused this instrument to be executed by its properly authorized officer, acting under the authority of its board of directors on this date: November __/____, 2011

Vanderbilt Mortgage and Finance, Inc.

BY Millinger Amber W. Krupacs, Its Secretary

STATE OF TENNESSEE COUNTY OF BLOUNT

Before me, the undersigned authority, a notary public in and for said state and county, personally appeared Amber W. Krupacs, with who I am personally acquainted and who, upon oath, acknowledged himself to be the Secretary of Vanderbilt Mortgage and Finance, Inc., the within named bargainor, a corporation, and that as such officer, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by himself as said officer.

| Witness my hand and official seal at |
|--------------------------------------|
| office this date November 75, 2011. |
| 1 |
| Notary Publice |
| My Commission Expires: 3-23-15 |

