Recording Requested By: U.S. BANK HOME MORTGAGE

And When Recorded Mail To: U.S. Bank Home Mortgage 4801 Frederica Street P.O. Box 20005 Owensboro, KY 42304

Space above for Recorder's use _____

MERS MIN#: 100782900018009830 Customer#: 1 Service#: 398845RL1

PHONE#: (888) 679-6377

Loan#: 6850334079

RELEASE OF MORTGAGE/DEED OF TRUST

KNOW ALL MEN BY THESE PRESENTS: That the undersigned for and in consideration of the payment of indebtedness secured and the cancellation of all the notes thereby secured and the sum of one dollar, the receipt whereof is hereby acknowledged, does hereby remise, release, satisfy, convey and quit claim unto: MELVIN T O'NEAL JR AND JANET W O'NEAL HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP, heirs, legal representatives, successors and/or assignees, and assigns all right, title, interest, claim, or demand whatsoever it may have acquired in, through or by a certain Mortgage/Deed of Trust bearing the date SEPTEMBER 30, 2011, and filed for the record in the County Recorder of SHELBY, State of ALABAMA, as Instrument No. 20111031000325810, in Book No. ---, at Page No. --- on OCTOBER 31, INTESTIMONY WHEREOF, the said, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR THE SOUTHPOINT BANK, ITS SUCCESSORS AND ASSIGNS, has caused these presents to be signed by its Assistant Secretary, Dated: NOVEMBER 14, 2012 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR THE SOUTHPOINT BANK, ITS SUCCESSORS AND ASSIGNS

Laurie Castlen, Assistant Secretary

Sara Ammons

Michelle McGee

State of County of **KENTUCKY**

DAVIESS

SS.

On this date of NOVEMBER 14, 2012, before me the undersigned authority, personally appeared Laurie Castlen, 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 THE SOUTHPOINT BANK, ITS SUCCESSORS AND ASSIGNS 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.

Notary Public: Lena Hart

My Commission Expires: 01/24/2016

OFFICIAL SEAL **LENA HART** NOTARY PUBLIC - KENTUCKY STATE-AT-LARGE

PREPARED BY: U.S. Bank Home Mortgage, 4801 Frederica Street P.O. Box 20005 Owensboro, KY 42304, (270) 852-5900, PAMELA K DULIN - US BANK

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

WARE MARE ANNAMED THE PARTY OF THE PARTY

> Shelby Cnty Judge of Probate, AL 11/28/2012 03:00:27 PM FILED/CERT