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State of ALABAMA
County of SHELBY

RELEASE OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS that the undersigned, Mortgage Electronic Registration Systems, Inc. , the current mortgagee ("Mortgagee"), of that certain Mortgage executed by
CHRISTOPHER D COWAN AN UNMARRIED MAN

as mortgagor, dated 12/15/2004 and filed for record 12/22/2004 in Mortgage Book N/A, Page N/A, Doc# 20041222000698010, Probate Records of SHELBY County, Alabama, does hereby declare that the Mortgage has been paid and satisfied in full and is forever discharged. The recorder or clerk of said county is hereby instructed to record this instrument and to cancel, release, and discharge the Mortgage in accordance with the regulations of said county and state.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this the 01 day of August, 2013.

Mortgage Electronic Registration Systems, Inc.

By: _____

Akia Pierce

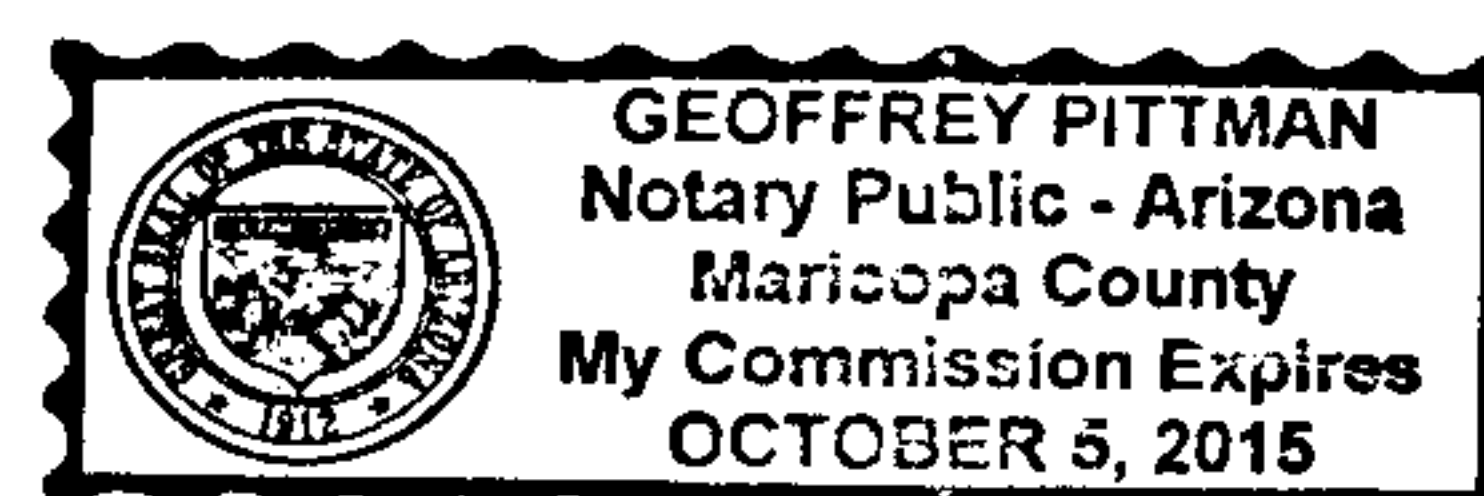
Its: Assistant Vice President

STATE OF ARIZONA
COUNTY OF MARICOPA

On 8/1/13, before me, Geoffrey Pittman, Notary Public, personally appeared Akia Pierce, Assistant Vice President of Mortgage Electronic Registration Systems, Inc. , whose identity was proven to me on the basis of satisfactory evidence to be the person who he or she claims to be and whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my notarial seal the day and year last written.

Geoffrey Pittman
Notary Public



CHRISTOPHER D COWAN
6015 BRADFORD HILLS DR
NASHVILLE, TN 37211

Document Prepared By and When Recorded Return To:
Akia Pierce
ReconTrust Company, N.A.
2575 W. Chandler Blvd.
Mail Stop: AZ1-804-02-11
Chandler, AZ 85224
(800) 540 - 2684

