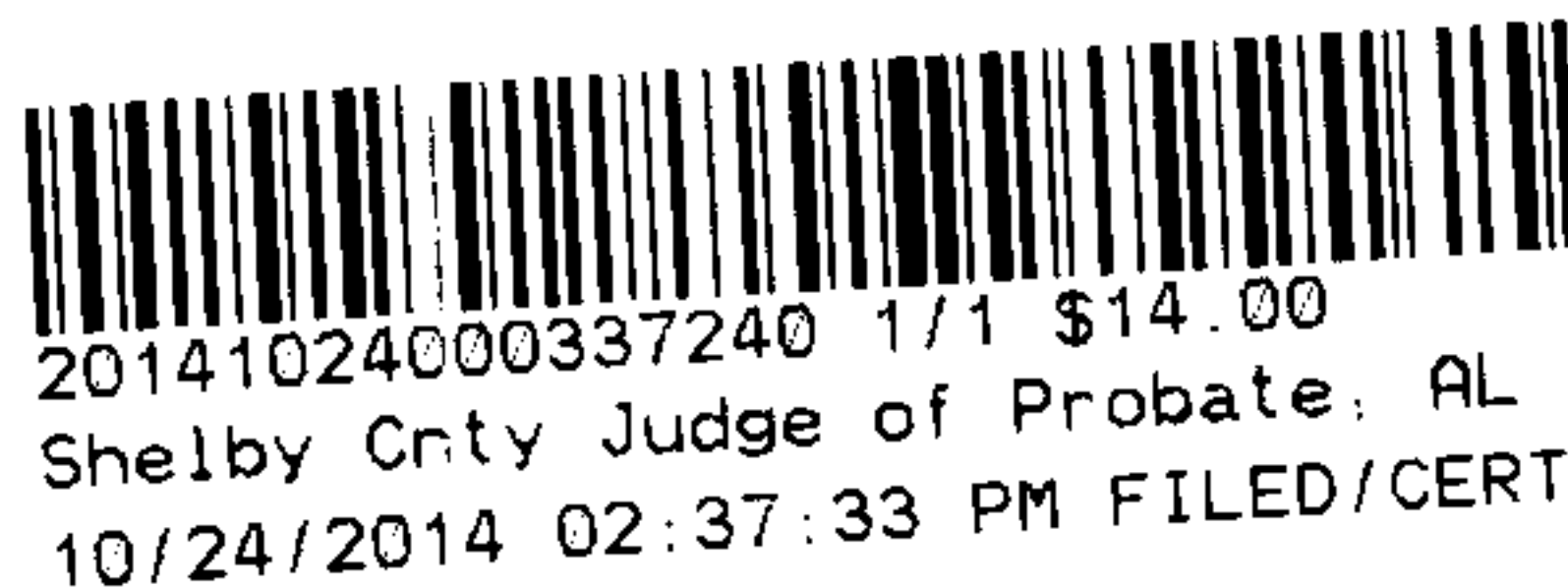


Recording Requested By:
U.S. BANK HOME MORTGAGE

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#: 100105600023475204 PHONE#: (888) 679-6377

Investor #: A71 Service#: 835445RL1



Loan#: 6850050693

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: **JOY G PAYNE, AS AN UNMARRIED WOMAN**, 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 **NOVEMBER 30, 2007**, and filed for the record in the County Recorder of **SHELBY**, State of **ALABAMA**, as Instrument No. **20071206000553450**, in Book No. ---, at Page No. --- on **DECEMBER 06, 2007**.

IN TESTIMONY WHEREOF, the said, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR USAA FEDERAL SAVINGS BANK, ITS SUCCESSORS AND ASSIGNS**, has caused these presents to be signed by its Assistant Secretary, Dated: **OCTOBER 14, 2014**
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR USAA FEDERAL SAVINGS BANK, ITS SUCCESSORS AND ASSIGNS

By: 
Carla Froehlich, Assistant Secretary

WITNESS:

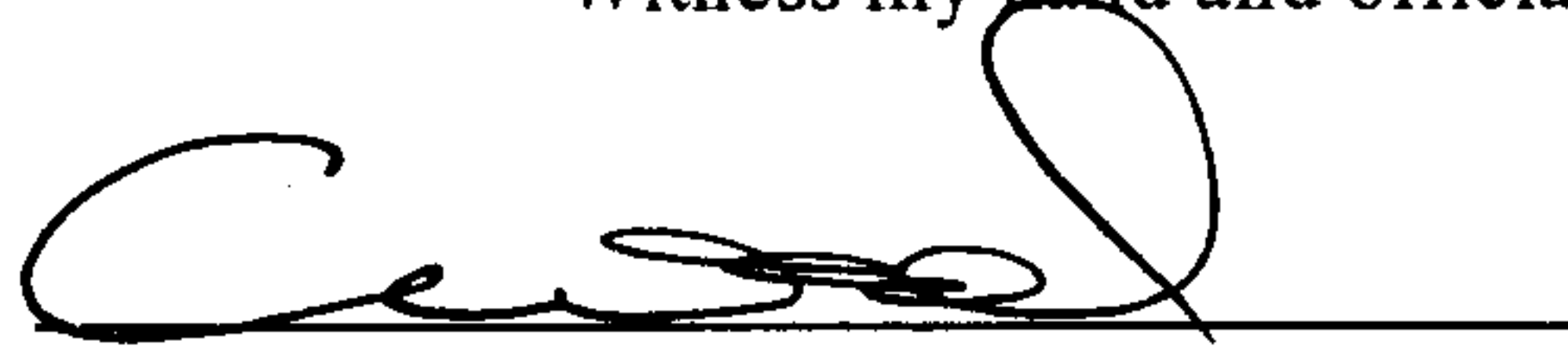

Jessica Wettstain

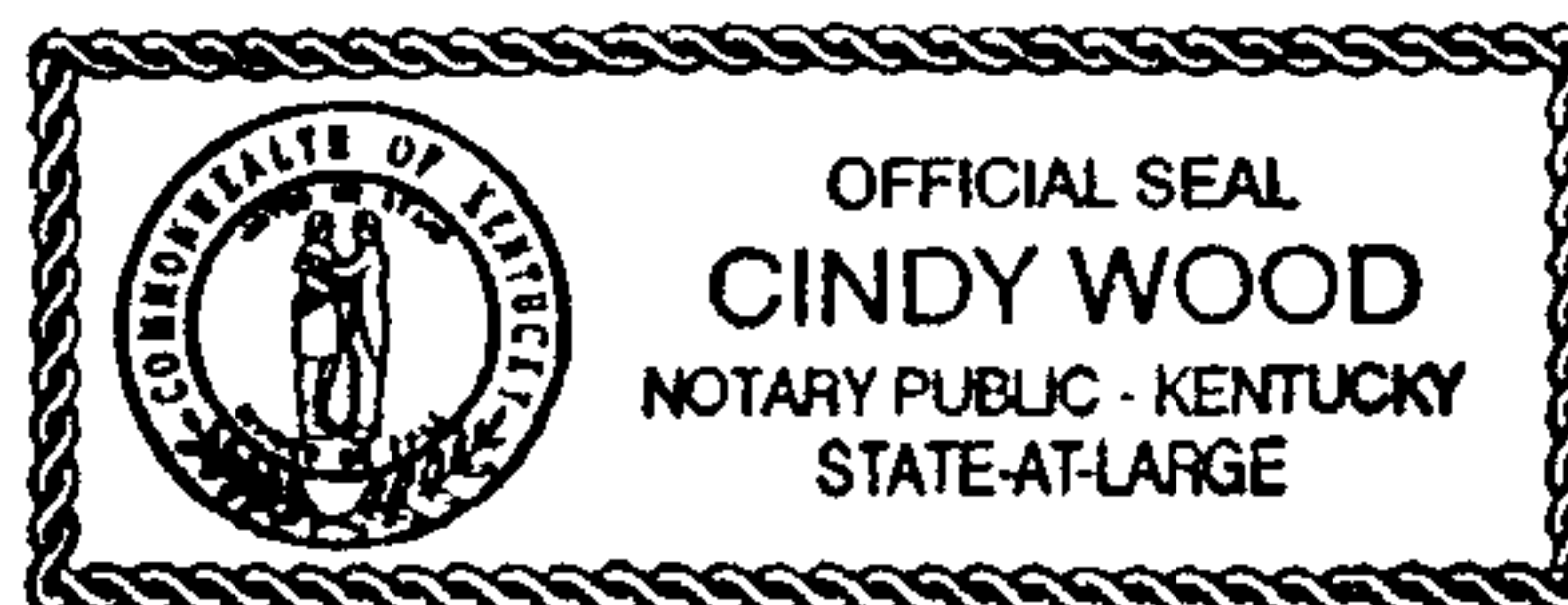

Kimberly A Hile

State of KENTUCKY }
County of DAVISS } ss.

On this date of **OCTOBER 14, 2014**, before me the undersigned authority, personally appeared **Carla Froehlich**, 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 USAA FEDERAL SAVINGS 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.

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


Notary Public: **Cindy Wood**
My Commission Expires: **02/24/2017**



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