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Prepared by and return to:
Melanie Payne
SmartBank
4154 Ringgold Road
East Ridge, TN 37412

Loan <u>401295100</u>

## RELEASE

The undersigned SmartBank, a corporation organized and existing under the laws of the State of Tennessee, hereby declares that it was the true and lawful holder and owner at the time of payment of the entire indebtedness executed by:

## Julie C Chapman and husband, Seth L Chapman

for the benefit of SmartBank fully described in and secured by recorded:

Mortgage in Mortgage Inst #20190830000321040
Assignment of Rents in Assign Inst #20190830000321050

SmartBank

Melanie Payne

Loan Operations Specialist

State of Tennessee County of Hamilton

Before me the undersigned authority, a notary public in and for the State and County aforesaid, personally appeared <u>Melanie Payne</u>, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence and who, upon oath, acknowledge him/herself to be the <u>Loan Operations Specialist</u> of SmartBank, a banking corporation, and that he/she as such employee executed the foregoing instrument for the purposes contained by signing the name of the corporation by him/herself as <u>Loan Operations Specialist</u>.