

Recording Requested By:
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STATE MS.-DESOTO CO.
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When Recorded Return To:

MAR 25 8 39 AM '02

Joel Neel
14188 Fairview Rd.
BYHALIA, MS 38611-9073

BK 1478 PG 730
W.E. DAVIS CH. CLK.

DEED OF RELEASE



WAMU-VH #:5942614040 "Neel" Lender ID:G10/7840267. De Soto, Mississippi

Document Prepared By: *[Signature]*
Jeff Prose, 95 Kimberling City Ctr Ln, Kimberling City, Mo. 65686 739-9412
KNOW ALL MEN BY THESE PRESENTS that MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR PNC MORTGAGE CORP. OF AMERICA 1-888-679-6377 holder of a certain Deed of Trust, whose parties, dates and recording information are below, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby Cancel, Discharge and Reconvey said Deed of Trust, and the estate, title and interest now held by it under said Deed of Trust, without warranty, to the person or persons legally entitled thereto.

Original Trustor (Borrower): JOEL E NEEL AND WIFE LINDA A NEEL,
Original Beneficiary (Lender): THE CITIZENS BANK
Original Trustee: JOHN V. MASSERANO, OF SHELBY COUNTY, TENNESSEE
Date: 08/28/1997 and Recorded 09/03/1997 as Instrument No. Book/Reel/Liber
0931, Page/Folio 0307, in the Records of the County Recorder of DE SOTO County
MISSISSIPPI

Property Address: 14188 Fairview Road, Byhalia, MS, 38611

IN WITNESS WHEREOF, the undersigned, by the officer duly authorized, has duly executed the foregoing instrument.

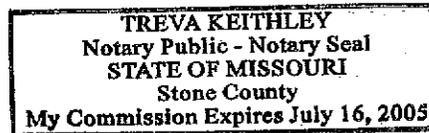
Mortgage Electronic Registration Systems,
Inc. as nominee for PNC Mortgage Corp. of
America 1-888-679-6377
On March 12, 2002

By: *[Signature]*
JEFF PROSE, VICE PRESIDENT

STATE OF Missouri
COUNTY OF Stone

ON March 12, 2002, before me, TREVA KEITHLEY, a Notary Public in and for the County of Stone County, State of Missouri, personally appeared Jeff Prose, Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

[Signature]
TREVA KEITHLEY
Notary Expires: 07/16/2005



(This area for notarial seal)

ARC, P.O. Box 458, Kimberling City, Mo. 65686-9906, 417-739-9412
CRM*20020312-0053 MSDE SO DE SOTO MS BAT: 99999/5942614040 KXMSDOR1