

State of Alabama

County of Shelby

Prepared by: Vonda Johnson

Bank of America

101 E. Main St., Ste 400, Louisville, KY 40202

Loan Number: 65264444

When recorded mail to:

Cynthia Ponder

John T Ponder

2004 Oak Meadows Place

Birmingham, AL 35242

Satisfaction of Mortgage

Know All Men By These Presents, that Bank of America, N.A., a national banking association, a corporation existing under the laws of the United States of America and doing business at 101 E. Main St., Ste 400, Louisville, KY 40202, the owner and holder of a certain mortgage deed executed by Cynthia Ponder and John T Ponder

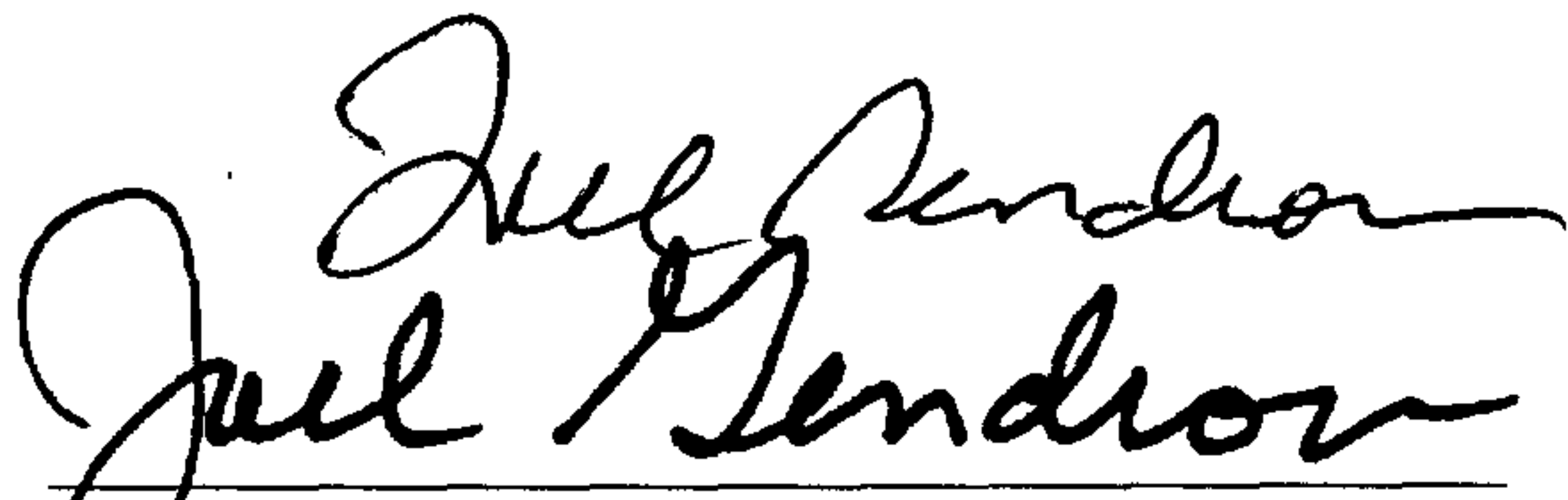
to Bank of America, FSB

bearing the date of 08/14/1998, recorded in Official Records on 09/08/1998 in Document 1998-34927, securing certain note in the principal sum of \$210,000.00 Dollars, and certain promises and obligations set forth in said mortgage deed, upon the mortgage deed, and surrenders the sums as canceled, and hereby directs the County Clerk/Recorder, to cancel, release, and discharge the same record.

IN WITNESS WHEREOF the said corporation has caused these presents to be executed in its name by its proper officers thereunto duly authorized on 04/08/2002.

Bank of America, N.A., a national banking association successor & in interest by merger of Bank of America, FSB

By:


Joel Gendron,
Vice President

STATE OF Kentucky

COUNTY OF Jefferson

On this day of 04/08/2002, before me, Vicky Butcher, the undersigned officer, personally appeared Serf Hernandez who acknowledged himself/herself to be the Vice President of Bank of America, N.A., a national banking association, a corporation, and that he/she, as such Vice President, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of corporation by himself/herself as Serf Hernandez.

WITNESS my hand and official seal in the County and State last aforesaid.


Vicky Butcher
Notary Public, State of Kentucky
Qualified in Jefferson County
Commission Expires 11/22/2004

