

State of Alabama

County of Shelby

Prepared by: Pat Palmer

Bank of America

475 CrossPoint Pkwy, Getzville NY 14068

Loan Number: 2005204504

When recorded mail to:

Kerry H Lok

Wendy W Chan

4884 Keith Drive

Birmingham, AL 352420000

MERS MIN Number100014250000058217

Satisfaction of Mortgage

Know All Men By These Presents, that Mortgage Electronic Registration Systems, Inc., a corporation existing under the laws of the State of Virginia and doing business at 475 CrossPoint Pkwy, Getzville NY 14068, the owner and holder of a certain mortgage deed executed by Kerry Hiotong Lok and Wendy Wacheng Chan

to MERS as nominee for Old Kent Mortgage Company

bearing the date of 03/31/1999, recorded in Official Records on 04/06/1999 in Document 1999-14445, securing certain note in the principal sum of \$120,400.00 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 12/19/2003.

Mortgage Electronic Registration Systems, Inc. as nominee for Old Kent Mortgage Company

By: _____

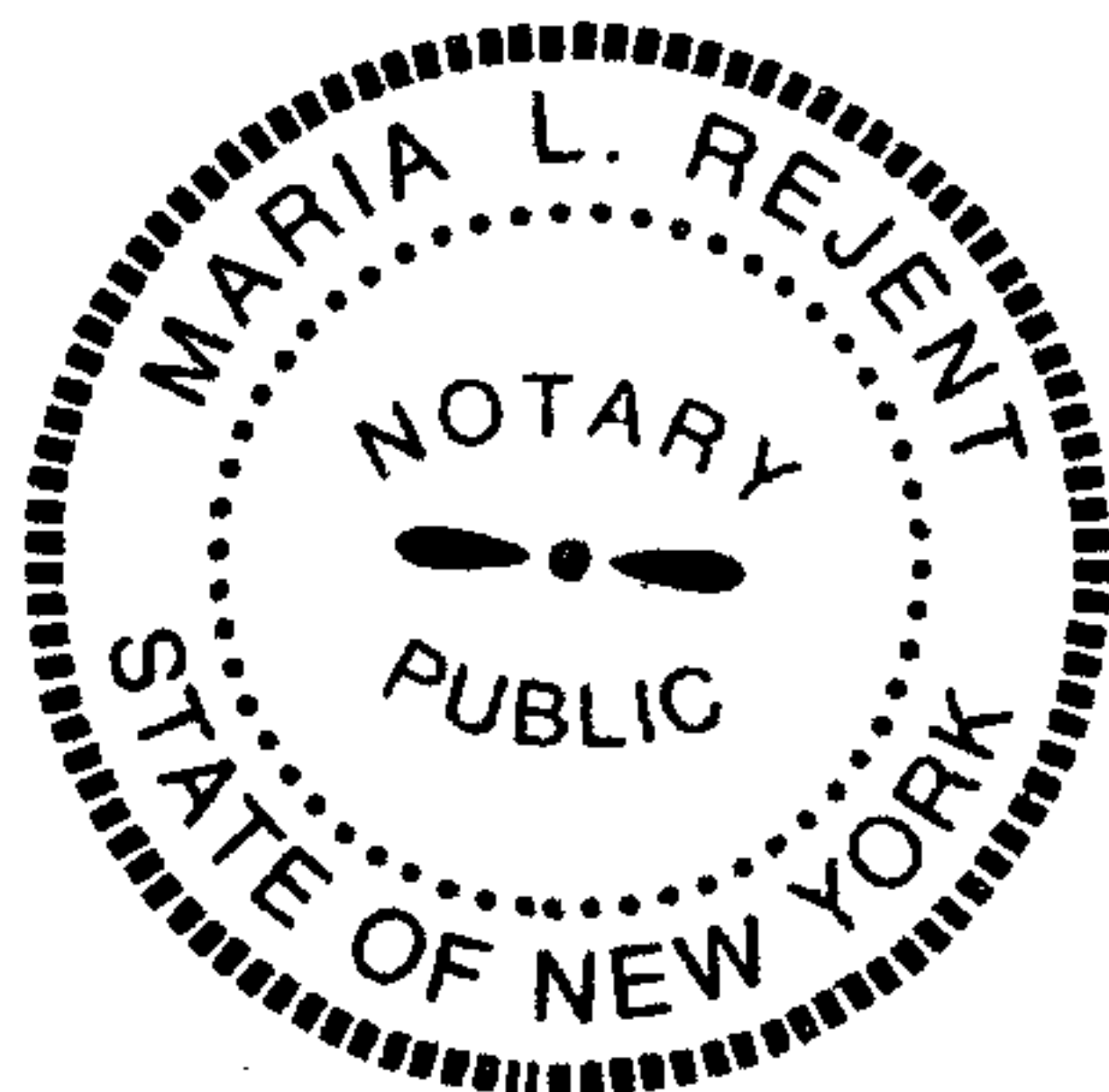
Suzanne M. Haumesser
Senior Vice President

STATE OF New York

COUNTY OF Erie

On this day of 12/19/2003, before me, Maria L. Rejent, the undersigned officer, personally appeared Suzanne M. Haumesser who acknowledged himself/herself to be the Senior Vice President of Mortgage Electronic Registration Systems, Inc., a corporation, and that he/she, as such Senior 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 Suzanne M. Haumesser.

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



Maria L. Rejent
Notary Public, State of New York
Qualified in Erie County
Commission Expires: March 18, 2006