

Prepared by: Marcia G. Noland
Return to: Synovus Mortgage Corp.
P.O. Box 10844
Birmingham, AL 35282-8809

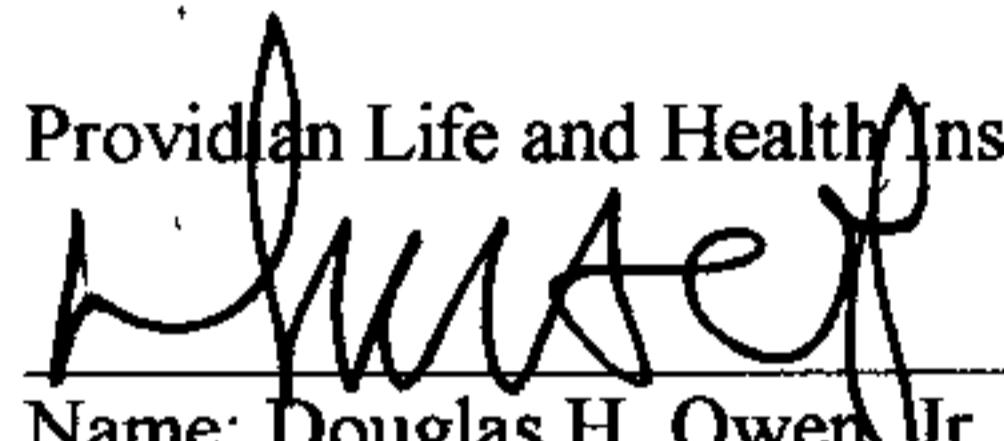
Satisfaction of Mortgage

State of Alabama
County of Shelby

The undersigned does hereby acknowledge payment in full of the indebtedness secured by that certain mortgage executed by Richard A. Brooks and wife, Marjean D. Brooks, to First Commerical Bank, dated May 13, 1996, recorded in Inst # 1996-16478 and rerecorded in Inst # 1997-09511 and assigned to Synovus Mortgage Corp. in Inst # 1996-16479 and rerecorded in Inst # 1997-09512 and assigned to Providian Life and Health Insurance Company, a Missouri Corporation, recorded in Inst # 1997-09513, by this instrument we do hereby satisfy and discharge said mortgage in full and release from lien of said mortgage all property described therein.

In Witness Whereof, the said Providian Life and Health Insurance Company, a Missouri Corporaiton, has caused this instrument to be executed in its name by Douglas H. Owen, Jr., its Second Vice-President, who is duly authorized this 3RD Day of Sept, 1998.

Providian Life and Health Insurance Co.


Name: Douglas H. Owen, Jr.
Title: Second Vice President

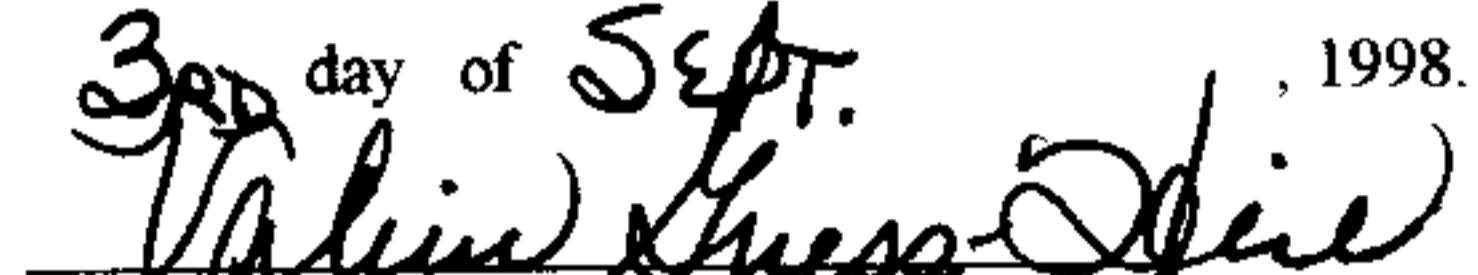
Corporate Acknowledgement

State of: Kentucky
County: Jefferson

I, the undersigned, Notary Public, in and for said County in said State, hereby certify that Douglas H. Owen, Jr. whose name as Second Vice President of Providian Life and Health Insurance Company, a Missouri Corporation, signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he/she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and Official seal this

3rd day of Sept., 1998.


Notary Public

My Commission expires: March 31, 2002

VALERIE GUESS-HEIL
Notary Public, State at Large, KY
My commission expires: March 31, 2002

SMC# 15259
Providian #0000810396

10/02/1998-38457
09:52 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
VALERIE GUESS-HEIL
0.50