

STATE OF ALABAMA
LOAN NUMBER: 0062695771
PU116, KCB

AMOUNT OF MORTGAGE
\$ 136000

Inst # 1999-42360

10/12/1999-42360
11:28 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CJ1 8.50

SATISFACTION OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS: THAT THE UNDERSIGNED,
OWNERS OF A CERTAIN REAL ESTATE MORTGAGE WHEREIN
STEVEN D GIROUARD AND CYNTHIA L GIROUARD,
HUSBAND AND WIFE
IS/ARE MORTGAGORS AND
BANK OF AMERICA, FEDERAL SAVINGS BANK
IS MORTGAGEE AND GIVEN UPON THE FOLLOWING DESCRIBED REAL
PROPERTY, TO WIT:

PROPERTY ADDRESS: 5369 RIVERBEND TRAIL
BIRMINGHAM AL 35244

RECORDED IN MORTGAGE BOOK MORTGAGE /INST. # 1997-17782, PAGE
IN THE OFFICE OF THE PROBATE JUDGE OF SHELBY
COUNTY, STATE OF ALABAMA, ON 06-06-97
ASSIGNED TO

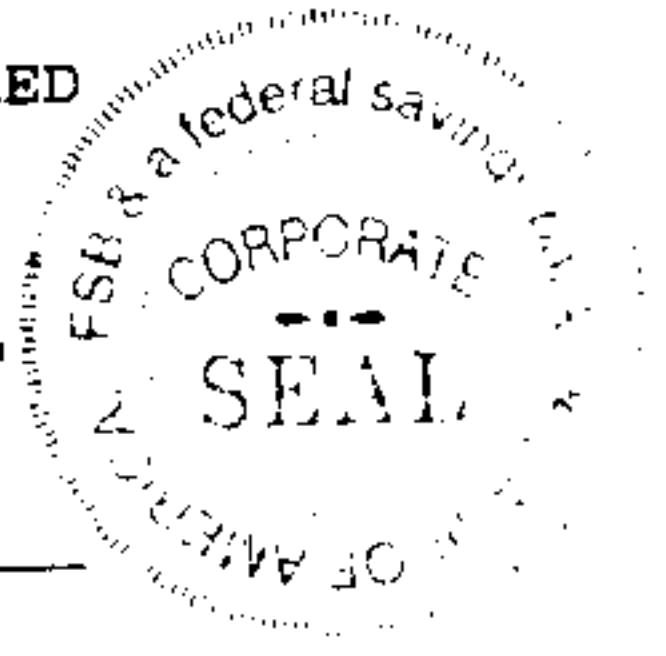
IN BOOK , PAGE
DO HEREBY ACKNOWLEDGE FULL PAYMENT OF THE DEBT SECURED
THEREBY AND DO RELEASE AND DISCHARGE SAME OF RECORD.

DATED SEPTEMBER 30, 1999.

BANK OF AMERICA, FSB, A FEDERAL
SAVINGS BANK

BY:

ISABELLA AXELSON
ASSISTANT SECRETARY



STATE OF VIRGINIA

SS:

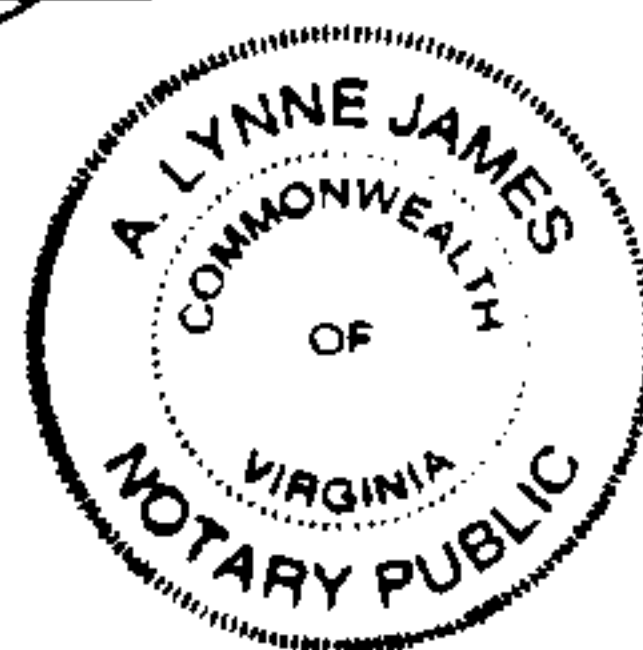
COUNTY OF HENRICO

THE FOREGOING INSTRUMENT WAS SUBSCRIBED, SWORN TO, AND
ACKNOWLEDGED BEFORE ME BY ISABELLA AXELSON, ASSISTANT
SECRETARY OF BANK OF AMERICA, FSB, A FEDERAL SAVINGS
BANK, ON BEHALF OF THE CORPORATION,
ON SEPTEMBER 30, 1999.

MY COMMISSION EXPIRES:
SEPTEMBER 30, 2003

A. LYNNE JAMES
NOTARY PUBLIC

PREPARED BY: Cathi Brooks
BANK OF AMERICA MORTGAGE
2810 PARHAM ROAD
RICHMOND, VA 23294



WHEN RECORDED MAIL TO:

STEVEN D GIROUARD
CYNTHIA L GIROUARD
5369 RIVERBEND TRAIL
BIRMINGHAM AL 35244