

When recorded mail to:

David R. Clarke
109 Oxford Way
Pelham, AL 35124-2851

Inst # 2000-23833

07/17/2000-23833
09:47 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
SNA 1001

SATISFACTION OF MORTGAGE

The indebtedness referred to in that certain mortgage to secure debt from DAVID R. CLARKE AND WIFE, FRANCES CLARKE, WHO TOOK TITLE AS FRANCES CLARK, AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP to PROVIDIAN NATIONAL BANK, dated May 24, 1999, and recorded on June 9, 1999 in Mortgage Inst: 1999-24194, in the office of the Shelby County, State of Alabama, having been paid in full or otherwise satisfied and discharged, the undersigned be the present record holder and owner of such deed by virtue of being the original grantee or by virtue of assignments of record is authorized to cancel that deed of records.

PROVIDIAN NATIONAL BANK

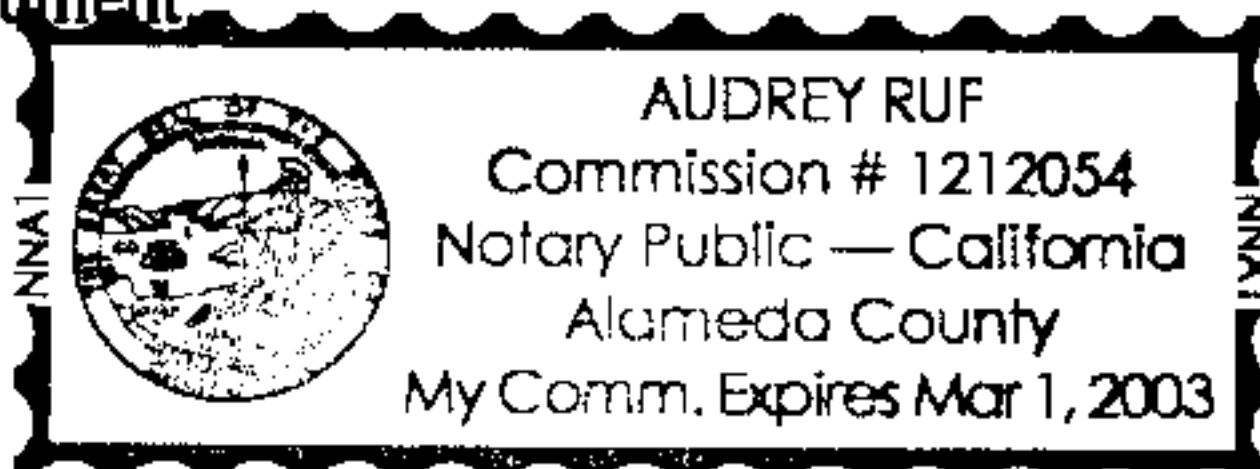

J. Gilmete, Assistant Secretary

Prepared by: 
Maria McLellan

THIS INSTRUMENT WAS PREPARED BY:
Providian Financial
PO Box 9120
Pleasanton, CA 94566-9120

STATE OF CALIFORNIA}
COUNTY OF ALAMEDA}

On this day of 7-6-00, before me, Audrey Ruf, Notary Public, personally appeared J. Gilmete, Assistant Secretary, of PROVIDIAN NATIONAL BANK, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.



WITNESS my hand and official seal.


Notary Public

622-CLARKE-AL

AP-9912300277