STATE OF ALABAMA LOAN NO. 0009283854 AMOUNT OF MORTGAGE \$ 100000

SATISFACTION OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS: THAT THE UNDERSIGNED, OWNERS OF A CERTAIN REAL ESTATE MORTGAGE WHEREIN JOHN R. GAY, SR, SARA B. GAY IS/ARE MORTGAGOR AND CHARTER ONE MORTGAGE CORP. IS MORTGAGEE AND GIVEN UPON THE FOLLOWING DESCRIBED REAL PROPERTY, TO WIT:

DESCRIPTION OF PROPERTY:

LOT: BLOCK: SECTION:

SUBDIVISION:

RECORDED IN MORTGAGE BOOK 1999-15048, PAGE ON 04-09-99 . IN THE OFFICE OF THE PROBATE JUDGE OF SHELBY COUNTY, STATE OF ALABAMA, DO HEREBY ACKNOWLEDGE FULL PAYMENT OF THE DEBT SECURED THEREBY AND DO RELEASE AND DISCHARGE SAME OF RECORD.

DATED NOVEMBER 24, 2001.

CHARTER ONE MORTGAGE COPR.

F/K/A AMERICAN HOME, FUNDING, INC.

BY:

BETSY & EVERHARTS673 ASSTINGICE PRESIDENT

STATE OF VIRGINIA

SS:

COUNTY OF HENRICO

12/27/2001-56754 07:26 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 11.00 001 CH

I, Wendy Denise Marrow, A NOTARY PUBLIC IN AND FOR SAID COUNTY IN SAID STATE, HEREBY CERTIFY THAT BETSY S. EVERHART, WHO-IS NAMED AS AUTHORIZED SIGNER OF CHARTER ONE BANK, F.S.B., A CORPORATION, IS SIGNED TO THE FOREGOING MORTGAGE SATISFACTION AND WHO IS KNOWN TO ME, ACKNOWLEDGED BEFORE ME ON THIS DAY THAT BEING INFORMED OF THE CONTENTS OF THE CONVEYANCE, SHE, AS SUCH OFFICER AND WITH FULL AUTHORITY, EXECUTED THE SAME VOLUNTARILY FOR AND AS THE ACT OF SAID CORPORATION.

OF SAID CORPORATION.

GIVEN UNDER MY HAND ON NOVEMBER 24, 2001/

09/30/2005 MY COMMISSION EXPIRES:

THIS INSTRUMENT PREPARED BY: Wendy Denise Marrow

OF

CHARTER ONE MORTGAGE CORP. 2812 Emerywood Parkway Richmond, VA 23294-3744