STATE OF ALABAMA

LOAN NO. 0009316829

20021105000547290 Pg 1/1 11.00 Shelby Cnty Judge of Probate, AL 11/05/2002 08:32:00 FILED/CERTIFIED

AMOUNT OF MORTGAGE \$ 295000

SATISFACTION OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS: THAT THE UNDERSIGNED, OWNERS OF A CERTAIN REAL ESTATE MORTGAGE WHEREIN ROBERT L. MCDANIEL, MONICA T. MCDANIEL IS/ARE MORTGAGOR AND CHARTER ONE MORTGAGE CORP. IS MORTGAGEE AND GIVEN UPON THE FOLLOWING DESCRIBED REAL PROPERTY, TO WIT:

DESCRIPTION OF PROPERTY:

LOT:22 BLOCK: SECTION:1

SUBDIVISION: FOREST MEADOWS

RECORDED IN MORTGAGE BOOK N/A, PAGE INSTRUMENT #1999-40073, ON 9-27-99. 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 OCTOBER 21, 2002.

CHARTER ONE BANK, N.A. FKA CHARTER ONE BANK, F.S.B.

BETSY S EVERHART

ASST. VICE PRESIDENT

STATE OF VIRGINIA

SS:

COUNTY OF HENRICO

I, Tawana M. Young, 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, N.A. FKACHARTER
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. GIVEN UNDER MY HAND ON
OCTOBER 21, 2002

MY COMMISSION EXPIRES: 9/30/2005

THIS INSTRUMENT PREPARED BY: Tawana M. Young

OF

CHARTER ONE MORTGAGE CORP. 10561 Telegraph Road Glen Allen, VA 23059

DR022 TY1