

State of Alabama

County of Shelby

Prepared by: Jennifer Ribbeck

Bank of America

475 CrossPoint Pkwy, Getzville NY 14068

Loan Number: 23616733

When recorded mail to:

Jeffery M Higgins

6057 Terrace Hills Drive

Birmingham, AL 35242

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Satisfaction of Mortgage

Know All Men By These Presents, that Bank of America, N.A., a national banking association, a corporation existing under the laws of the United States of America and doing business at 475 CrossPoint Pkwy, Getzville NY 14068, the owner and holder of a certain mortgage deed executed by Jeffery M Higgins

to National Bank Of Commerce

bearing the date of 11/30/1999, recorded in Official Records on 11/30/1999 in Mortgage Book 1999 in Page 50341, securing certain note in the principal sum of \$154,750.00 Dollars, and certain promises and obligations set forth in said mortgage deed, upon the mortgage deed, and surrenders the sums as canceled, and hereby directs the County Clerk/Recorder, to cancel, release, and discharge the same record.

IN WITNESS WHEREOF the said corporation has caused these presents to be executed in its name by its proper officers thereunto duly authorized on 10/24/2002.

Bank of America, N.A., a national banking association

By. _____

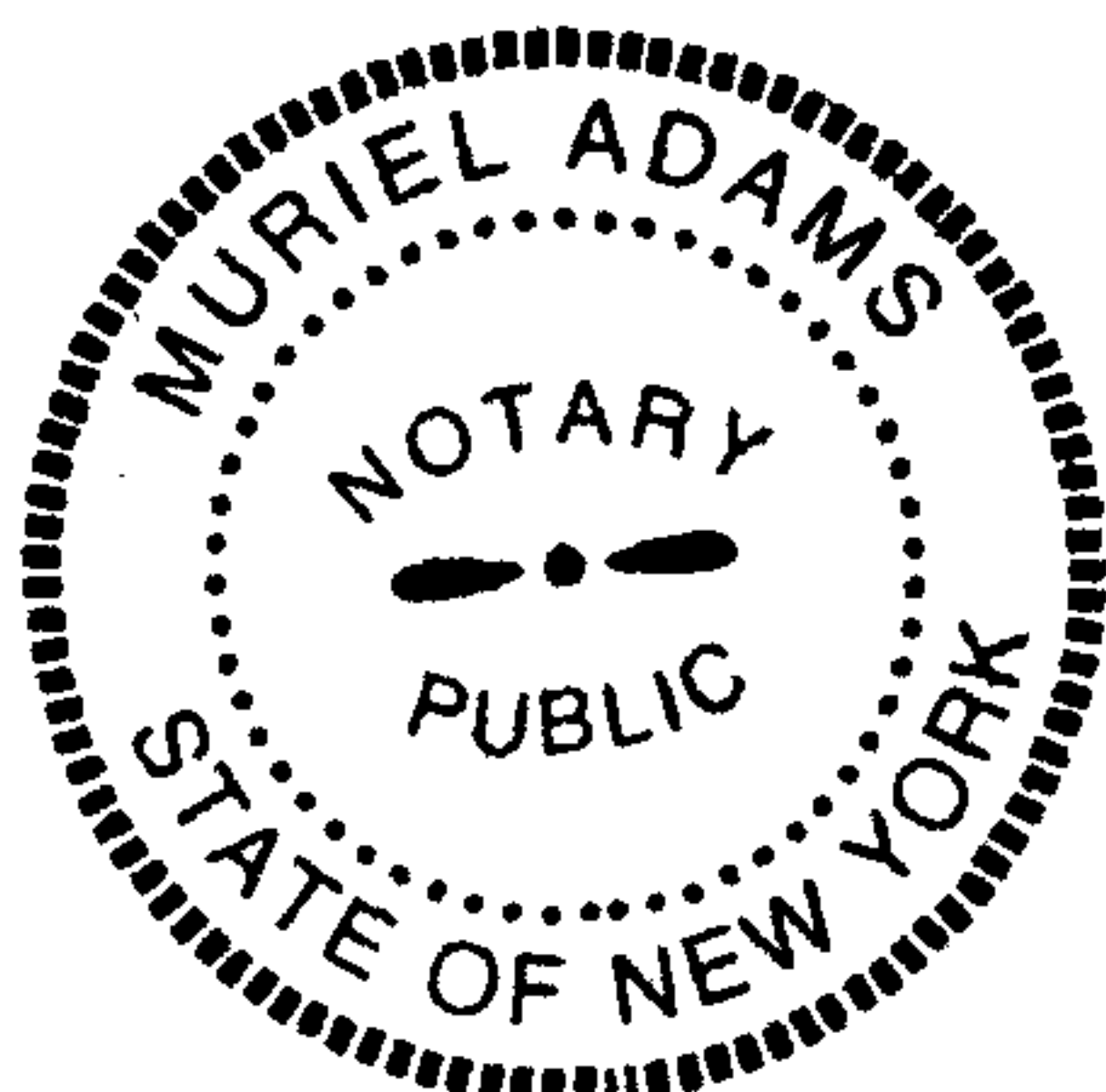
Suzanne M. Haumesser
Senior Vice President

STATE OF New York

COUNTY OF Erie

On this day of 10/24/2002, before me, Muriel Adams, the undersigned officer, personally appeared Suzanne M. Haumesser who acknowledged himself/herself to be the Senior Vice President of Bank of America, N.A., a national banking association, a corporation, and that he/she, as such Senior Vice President, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of corporation by himself/herself as Suzanne M. Haumesser.

WITNESS my hand and official seal in the County and State last aforesaid.



Muriel Adams

Notary Public, State of New York
Qualified in Erie County
Commission Expires: August 18, 2006