

RETURN TO:
FIRST AMERICAN ELS
6701 CARMEL ROAD
SUITE 302
CHARLOTTE, NC 28276

Satisfaction of Mortgage

WHEREAS the indebtedness secured by the mortgage described below has been fully paid and satisfied. Charter One Bank N.A. formerly Charter One Bank F.S.B., 1215 Superior Avenue, Cleveland, Ohio 44114, owner and holder of the debt hereby certifies that the lien of said mortgage is forever discharged and satisfied.

Original Mortgagee: Charter One Bank N.A. formerly Charter One Bank F.S.B.
Loan Number: 9930270440
Original Mortgagor: JOHN F COWARD AND JOHANA C COWARD
Address: 175 TREYMOOR DRIVE, ALABASTER, AL 35007
Date of Mortgage: APRIL 24, 2000 Amount: \$ 24,000
County: SHELBY
Date of Recording: MAY 4, 2000 Book 2000-14639 Page:
Trustee:

First American Equity Loan Services, Inc.
4015910

Legal: LOT 471, ACCORDING TO THE SURVEY OF WEATHERLY TREMOOR ABBY, SECTOR 22, AS RECORDED IN MAP BOOK 21 PAGE 59 IN THE PROBATE OFFICE OF SHELBY COUNTY ALABAMA. THIS MORTGAGE IS SECONDARY AND SUBORDINATE TO THE MORTGAGE EXECUTED BY JOHN F COWARD AND JOHANA C COWARD TO CHARTER ONE MORTGAGE CORPORATION DATED ON APRIL 24, 2000 WHICH IS RECORDED IMMEDIATELY PRIOR TO THIS DOCUMENT BEING RECORDED.

NOW THEREFORE, the Recorder of Clerk of said County is hereby instructed to record this instrument and to cancel, release, and discharge the mortgage of records.

Dated this 30 day of JANUARY, 2003.

ATTESTED:

OFFICER / AUTHORIZED SIGNER OF CHARTER ONE BANK N.A. formerly CHARTER ONE BANK F.S.B.

Mickie Waliszewski
Rashonda Mack

Chester Kapinski, Vice President
Calie Novotny, Authorized Signer

State of Ohio)
County of Cuyahoga)ss

Before me, a Notary Public in and for said County, personally appeared the above names Charter One Bank N.A. formerly Charter One Bank, F.S.B., by Chester Kapinski its Vice President & Calie Novotny its Authorized Signer who acknowledged that they did sign the foregoing instrument and that the same is the free act and deed of said corporation and the free act and deed of each of them personally and as such officers.

In testimony whereof, I have hereunto set my hand and official seal, at Cleveland, Ohio this 30 of JANUARY, 2003.

Desire D. Phillips
Notary Public

Prepared by & return to: Rashonda Mack- Consumer Lending-Lien Release
Charter One Bank N.A. - 75 Erieview - 3rd Floor - Cleveland, OH 44114

DESIRE D. PHILLIPS, Notary Public
State of Ohio, Cuyahoga County
My Commission Expires Jan. 21, 2007