

**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: 9930456142

Original Mortgagor: BRADLEY R GERNDT

Mailing Address: 4629 SOUTH LAKERIDGE DRIVE, HOOVER, AL 35244

Date & Amount of Mortgage: AUGUST 21, 2000 Amount: \$ 70,000

Recorded in: SHELBY County

Volume: 2000-29060

Page#

Date of Recording: AUGUST 24, 2000

Legal: LOT 22A ACCORDING TO THE SURVEY OF LAKERIDGE PHASE TWO AS RECORDED IN MAP BOOK 13 PAGE 50  
IN THE PROBATE OFFICE OF SHELBY COUNTY ALABAMA.

**RETURN TO:**  
**FIRST AMERICAN ELS**  
**6701 CARMEL ROAD**  
**SUITE 302**  
**CHARLOTTE, NC 28226**

First American Equity Loan Services, Inc.

4030504

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 7<sup>th</sup> of February, 2003.**

Charter One Bank, N.A., Formerly Charter One Bank, F.S.B., successor in interest to: The Cuyahoga Savings Association; Rochester Community Savings Bank; Home Federal Savings Bank; Haverfield; American Home Funding; First Nationwide; First Federal of Michigan; ICX Corporation; Citizen's Equitable; Women's Federal; First Federal; First American Savings Bank; First Federal of Toledo; Civic Savings; Broadview Savings; Western Reserve Savings; First Federal of Akron; Peoples Savings Association of Toledo, OH; Thrift Federal Savings & Loan Association, Cleveland, OH; First Federal Savings & Loan Association of Portsmouth, OH; First Federal Savings & Loan Association, Willoughby, OH; Girard Federal Savings & Loan Association, Youngstown, OH; First Federal Savings & Loan Association, Chillicothe, OH; Eagle Federal Savings & Loan Association, Worthington, OH; Albank, F.S.B.; Albany Savings Bank, F.S.B.; Champlain Valley Federal Savings & Loan Association; Green Mountain Bank; Ludlow Savings Bank; Marble Bank

ATTESTED:

  
Calie Novotny, Authorized Signer

  
Cindy Edwards, Assistant Secretary

State of Ohio )  
                          )ss  
County of Cuyahoga)

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 Calie Novotny, its Authorized Signer & Cindy Edwards, its Assistant Secretary 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 7<sup>th</sup> of February, 2003.

  
Notary Public

Prepared by & return to: ~~Rashonda Mack~~ Consumer Lending  
Charter One Bank, N.A., Formerly Charter One Bank, F.S.B.  
75 Erieview 3<sup>rd</sup> Floor  
Cleveland, OH 44114

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