

RECORDING REQUESTED BY:
Provident Funding Associates, L.P.
1235 N. Dutton Avenue, Suite E
Santa Rosa, CA 95401

WHEN RECORDED MAIL TO:
MELVIN C. SMITH
SHANDRA J. SMITH
741 HEATHERWOOD DRIVE
HOOVER, AL 35244

SATISFACTION OF MORTGAGE

Ln#1208100159
SHELBY, AL
Property: 741 HEATHERWOOD DRIVE , BIRMINGHAM, 35244
Parcel#: 10-2-04-0-004-043.000

The undersigned **PROVIDENT FUNDING ASSOCIATES, L.P.**, by and through its Assistant Vice President below, hereby certifies that it is the owner of the indebtedness secured by the hereafter described mortgage and that the debt or other obligation in the aggregate principal amount of **\$152,450.00** secured by the mortgage dated **10/27/1998** and executed by **MELVIN C. SMITH SHANDRA J. SMITH HUSBAND AND WIFE**, Grantor, to **PROVIDENT FUNDING ASSOCIATES, L.P.**, beneficiary, recorded on **11/09/1998** as Instrument No **1998-44146** in Book -, Page -, in **SHELBY** (County/Town), **AL**, was satisfied on or before **12/19/2002**. The undersigned hereby requests that this Satisfaction of Mortgage be recorded in the **SHELBY** (County/Town) and the above-referenced mortgage be cancelled to record.

This January 23, 2003.

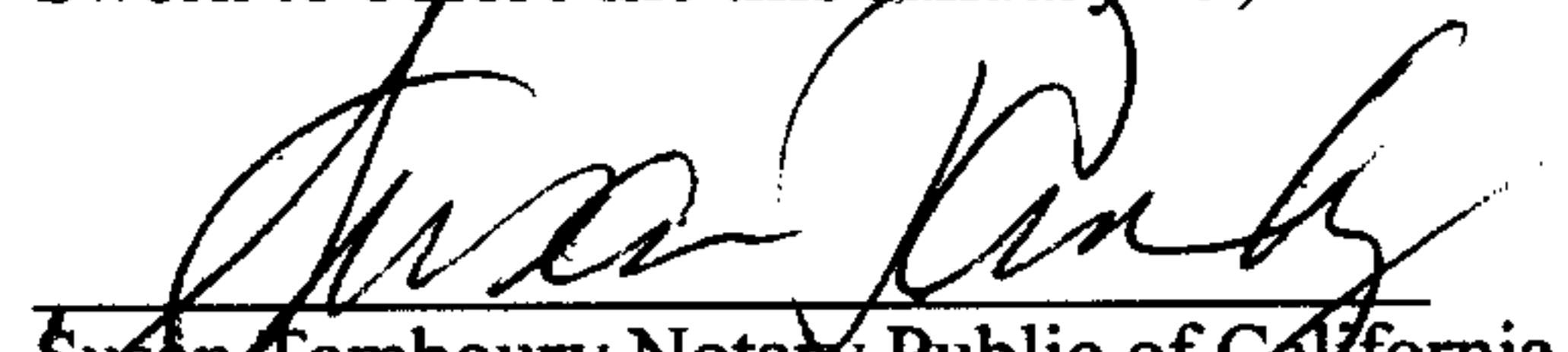
PROVIDENT FUNDING ASSOCIATES, L. P.

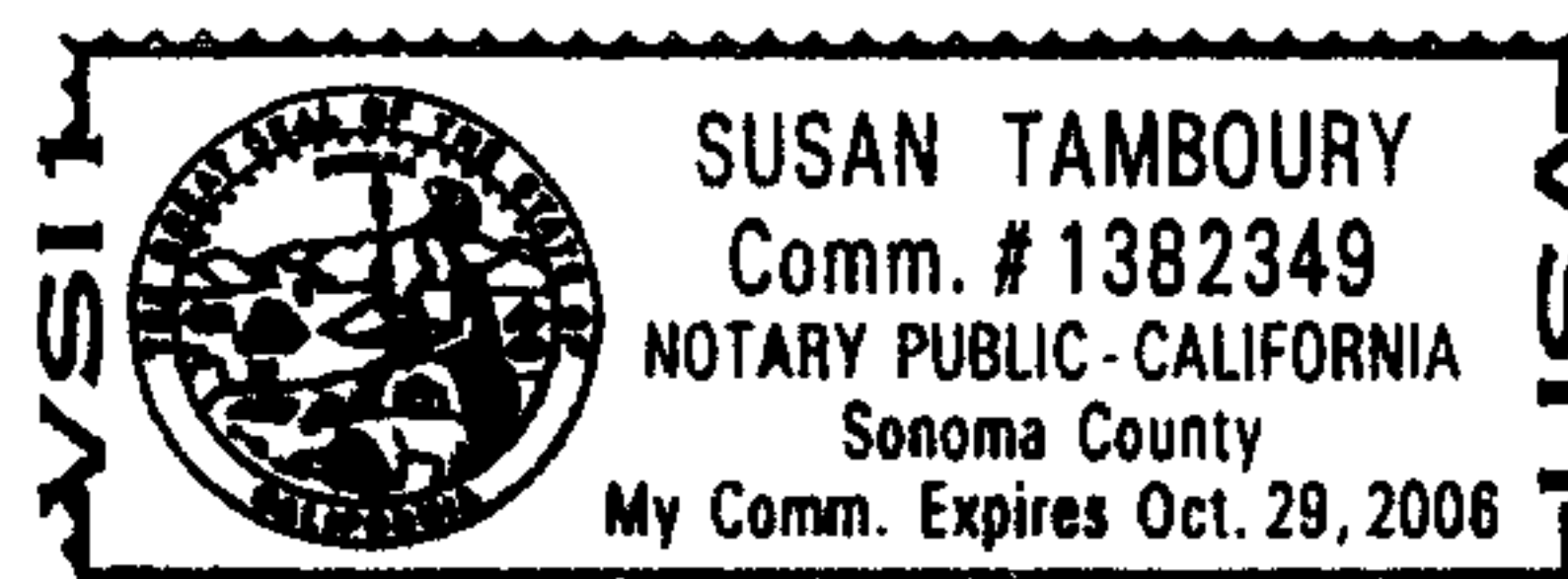
By: 
Name: **Aaron Lopez**
Title: **Assistant Vice President**

STATE OF CALIFORNIA
COUNTY OF SONOMA

PERSONALLY appeared before me Aaron Lopez, being duly sworn, deposes and say: That IT is the present owner and holder of the mortgage described hereinabove, and that the same has not been assigned, hypothecated or otherwise disposed of and the same has been lost or destroyed and after diligent search cannot be found. The deponent has full authority to mark the mortgage satisfied and canceled.

Sworn to before me this January 23, 2003


Susan Tamboury Notary Public of California
My Commission Expires: 10/29/2006



Prepared by: Provident Funding Associates, L.P., 1235 N. Dutton Avenue, Suite E, Santa Rosa, CA 95401