

State of Alabama

County of Shelby

Prepared by: Jason Ordon

Bank of America

475 CrossPoint Pkwy, Getzville NY 14068

Loan Number: 2005973249

When recorded mail to:

Kyle D Richard

325 Milgray Lane

Calera, AL 350400000

MERS MIN Number100014240000158448

Satisfaction of Mortgage

Know All Men By These Presents, that Mortgage Electronic Registration Systems, Inc., a corporation existing under the laws of the State of Virginia and doing business at 475 CrossPoint Pkwy, Getzville NY 14068, the owner and holder of a certain mortgage deed executed by Kyle D Richard and Sally F. Richard

to Old Kent Mortgage Company

bearing the date of 06/15/1999, recorded in Official Records on 06/18/1999 in Document 1999-25630, securing certain note in the principal sum of \$145,500.00 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 02/01/2003.

Mortgage Electronic Registration Systems, Inc.

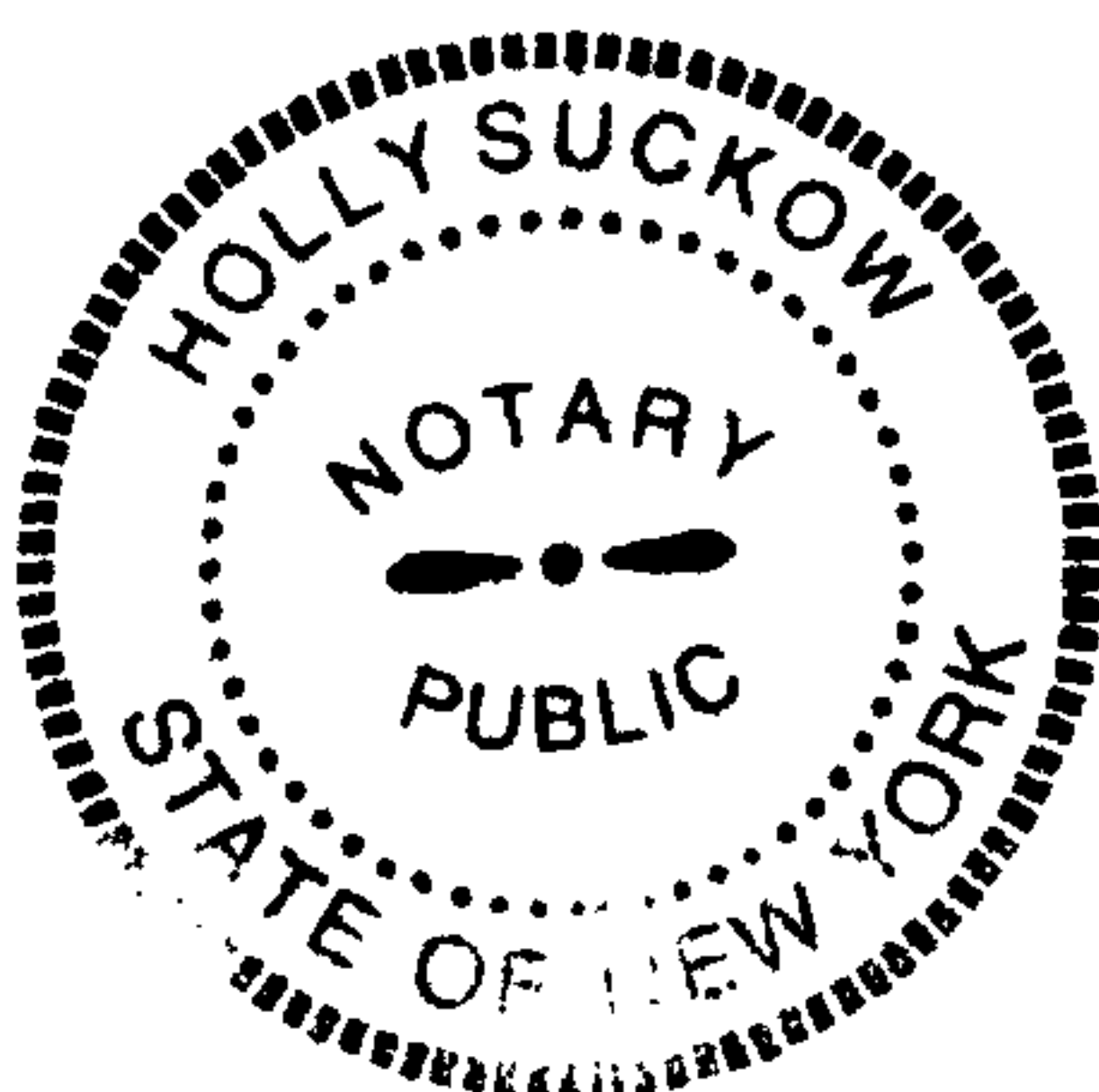
By: Muriel Adams
Muriel Adams
Vice President

STATE OF New York

COUNTY OF Erie

On this day of 02/01/2003, before me, Holly Suckow, the undersigned officer, personally appeared Muriel Adams who acknowledged himself/herself to be the Vice President of Mortgage Electronic Registration Systems, Inc., a corporation, and that he/she, as such 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 Muriel Adams.

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



Holly Suckow
Holly Suckow
Notary Public, State of New York
Qualified in Erie County
Commission Expires: October 28, 2006