

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

WHEN RECORDED MAIL TO:
THOMAS E. WATERS
3553 CHIPPENHAM DRIVE
BIRMINGHAM, AL 35242

SATISFACTION OF MORTGAGE

Ln#908070370
SHELBY, AL
Property: 3553 CHIPPENHAM DRIVE , BIRMINGHAM, 35242
Parcel#: 03-9-30-0-002-077.000

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 **\$235,000.00** secured by the mortgage dated **08/03/1998** and executed by **THOMAS E. WATERS AND JENNIFER H. WATERS HUSBAND AND WIFE** , Grantor, to **PROVIDENT FUNDING ASSOCIATES, L.P.**, beneficiary, recorded on **08/21/1998** as Instrument No **1998-32595** in Book , Page , in **SHELBY (County/Town), AL**, was satisfied on or before **12/20/2002**. 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 December 20,2002.

PROVIDENT FUNDING ASSOCIATES, L. P.

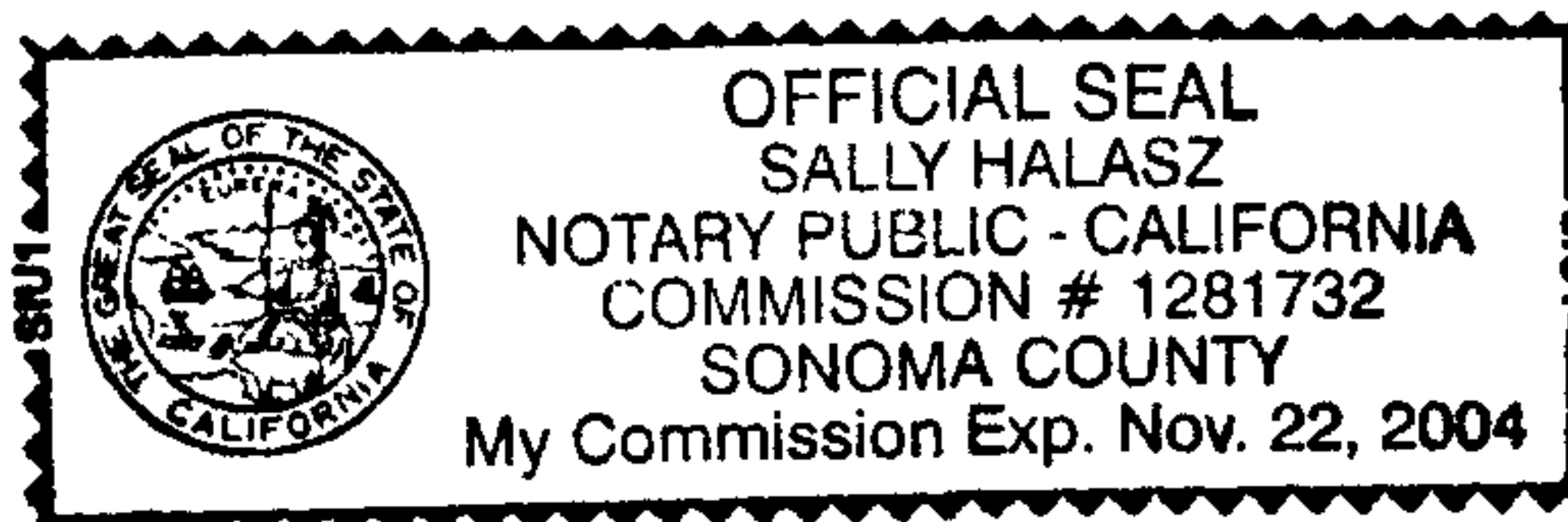
By: 
Name: **Cindy Garcia**
Title: **Assistant Vice President**

STATE OF CALIFORNIA
COUNTY OF SONOMA

PERSONALLY appeared before me Cindy Garcia, 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 December 20,2002


Sally Halasz Notary Public of California
My Commission Expires: 11/22/2004



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