STATE OF ALABAMA

LOAN NO. 0009385675

20030225000116460 Pg 1/1 11.00 Shelby Cnty Judge of Probate, AL 02/25/2003 15:24:00 FILED/CERTIFIED

AMOUNT OF MORTGAGE \$ 137700

SATISFACTION OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS: THAT THE UNDERSIGNED, OWNERS OF A CERTAIN REAL ESTATE MORTGAGE WHEREIN JOHN F. COWARD, JOHANA C. COWARD IS/ARE MORTGAGOR AND CHARTER ONE MORTGAGE CORP. IS MORTGAGEE AND GIVEN UPON THE FOLLOWING DESCRIBED REAL PROPERTY, TO WIT:

DESCRIPTION OF PROPERTY:
LOT:471 BLOCK: SECTION:22
SUBDIVISION:WETHERLY TREYMOOR ABBY

RECORDED IN MORTGAGE BOOK INST# 2000-14638, PAGE N/A, ON 5-4-2000. IN THE OFFICE OF THE PROBATE JUDGE OF SHELBY COUNTY, STATE OF ALABAMA, DO HEREBY ACKNOWLEDGE FULL PAYMENT OF THE DEBT SECURED THEREBY AND DO RELEASE AND DISCHARGE SAME OF RECORD.

DATED JANUARY 27, 2003.

CHARTER ONE MORTGAGE CORP.

F/K/A AMERICAN HOME FUNDING, INC.

BY:

BETSY S. EVERHART ASST. VICE PRESIDENT

STATE OF VIRGINIA

SS:

COUNTY OF HENRICO

I, Phyllis C. Zack, A NOTARY PUBLIC IN AND FOR SAID COUNTY IN SAID STATE, HEREBY CERTIFY THAT BETSY S. EVERHART, WHO IS NAMED AS AUTHORIZED SIGNER OF CHARTER ONE BANK MORTGAGE CORP, A CORPORATION, IS SIGNED TO THE FOREGOING MORTGAGE SATISFACTION AND WHO IS KNOWN TO ME, ACKNOWLEDGED BEFORE ME ON THIS DAY THAT BEING INFORMED OF THE CONTENTS OF THE CONVEYANCE, SHE, AS SUCH OFFICER AND WITH FULL AUTHORITY, EXECUTED THE SAME VOLUNTARILY FOR AND AS THE ACT OF SAID CORPORATION.

GIVEN UNDER MY HAND ON JANUARY 27, 2003

MY COMMISSION EXPIRES: 1/31/2004

THIS INSTRUMENT PREPARED BY: Phyllis C. Zack

OF

CHARTER ONE MORTGAGE CORP.
P.O. BOX 6260
GLEN ALLEN, VA 23058-9962

NOTARY PUBLIC