

## 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: 9930122440

Original Mortgagor: MARK W REAMS AND CATHE C REAMS

Address: 1012 KNOLLWOOD DRIVE, BIRMINGHAM, AL 35242

Date of Mortgage: APRIL 29, 1999 Amount: \$ 75,000

County: SHELBY

Date of Recording: MAY 10, 1999 Book 1999-19549 Page:

Trustee:

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

First American Equity Loan Services, Inc.

# 4242248

Legal: PLEASE SEE ATTACHED

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 **11** day of **MARCH, 2003**.

ATTESTED:

  
LaKeya Smith,

OFFICER / AUTHORIZED SIGNER OF CHARTER ONE BANK  
N.A. formerly CHARTER ONE BANK F.S.B.

  
Cynthia Edwards, Assistant Secretary

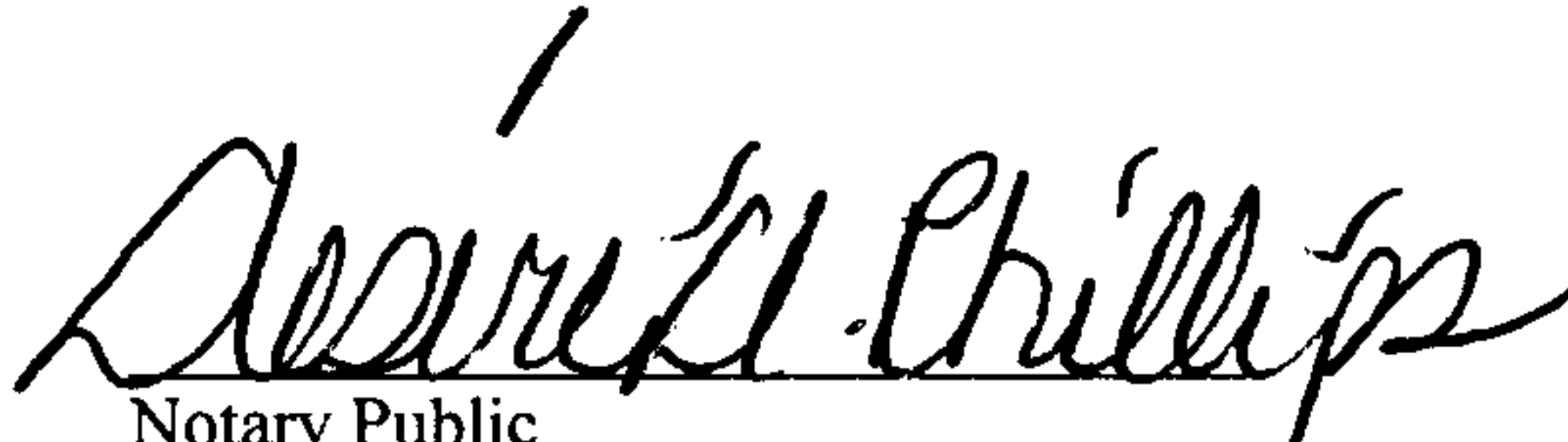
  
Calie Novotny, Authorized Signer

Rashonda Mack

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 **Cynthia Edwards** its **Assistant Secretary** & **Calie Novotny** its **Authorized Signer** 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 **11** of **MARCH, 2003**.

  
Notary Public

Prepared by & return to: Rashonda Mack- Consumer Lending-Lien Release  
Charter One Bank N.A. - 75 Erieview - 3<sup>rd</sup> Floor - Cleveland, OH 44114

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

EXHIBIT "A"

REAMS, MARK W. AND CATHE C.

Lot 940, according to the Survey of Highland Lakes, 9th Sector, Phase I, an Eddleman Community, as recorded in Map Book 24, Page 1, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Together with nonexclusive easement to use the private roadways, Common Area all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision, recorded as Instrument #1994-07111 in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 9th Sector, recorded as Instrument #1998-29634 in the Probate Office of Shelby County, Alabama ( which, together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").

riparian rights,  
that may now, or at  
When the Secured Debt  
Mortgage will become null and