

State of Alabama

County of Shelby

Prepared by: Temeka Waters

Bank of America

101 E. Main St., Ste 400, Louisville, KY 40202

Loan Number: 26979179

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When recorded mail to:

Fred Spencer Jr

Bernice M Spencer

131 Canter Way

Albaster, AL 350079586

Satisfaction of Mortgage

Know All Men By These Presents, that Bank of America, N.A., a corporation existing under the laws of the United States of America and doing business at 101 E. Main St., Ste 400, Louisville, KY 40202, the owner and holder of a certain mortgage deed executed by Fred Spencer Jr and Bernice M Spencer husband and wife

to NationsBanc Mortgage Corporation

bearing the date of 10/19/1998, recorded in Official Records on 10/26/1998 in Document 1998-41854, securing certain note in the principal sum of \$259,500.00 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 07/22/2003.

Bank of America, N.A. successor by merger to BA Mortgage, LLC as successor in interest by merger of NationsBanc Mortgage Corporation

By: Joel Gendron

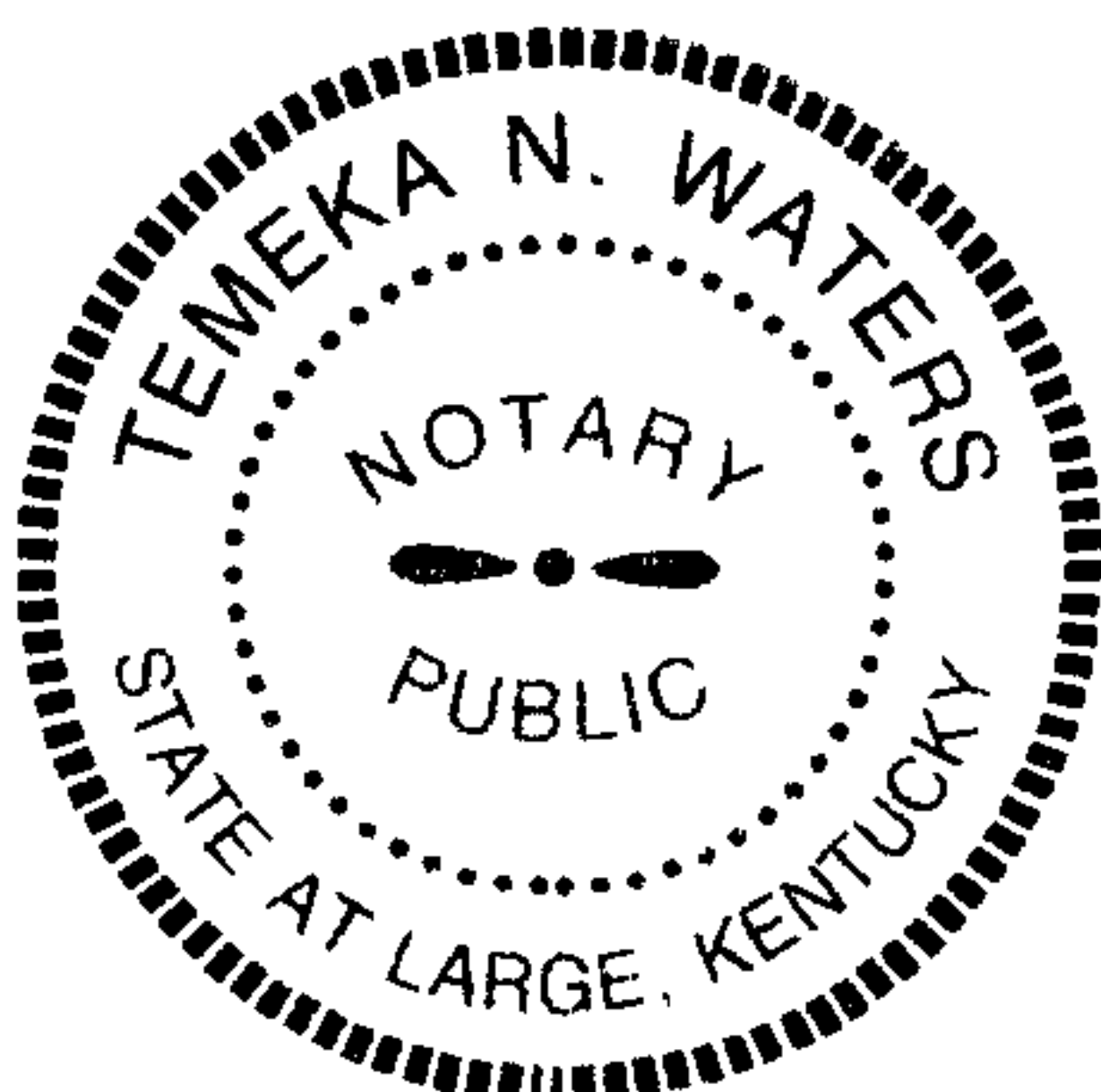
Joel Gendron, Vice President

STATE OF Kentucky

COUNTY OF Jefferson

On this day of 07/22/2003, before me, Temeka N. Waters, the undersigned officer, personally appeared Joel Gendron who acknowledged himself/herself to be the Vice President of Bank of America, N.A., 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 Joel Gendron.

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



Temeka N. Waters

Temeka N. Waters

Notary Public, State of Kentucky

Qualified in Jefferson County

Commission Expires March 13, 2007