

Record and Return to:
GAC QuickClose
1063 Technology Park Drive
Glen Allen, VA 23059

Loan # D01304193936601

CERTIFICATE OF SATISFACTION

STATE OF Alabama

COUNTY OF Shelby

We, Caren Puckett-Business Manager Robert J. Meister, Group Manager of Finance

certify that Capital One, FSB (grantor) is the owner of the indebtedness secured by the hereafter described Deed of Trust or Mortgage and that debt or other obligation in the amount of \$5,000 secured by the Mortgage, executed by Deborah D. Saeger & Paul H. Saeger (grantee) to Capital One, FSB and recorded in Shelby County, Alabama, in instrument number 2001/52625, book 8770 page 242 was satisfied on 1st day of November, 2003. I request that this Certificate of Satisfaction be recorded and the above referenced security instrument be cancelled of record. See attached Schedule "A" for a full and complete description of the subject property.

Caren Puckett
Caren Puckett-Business Manager

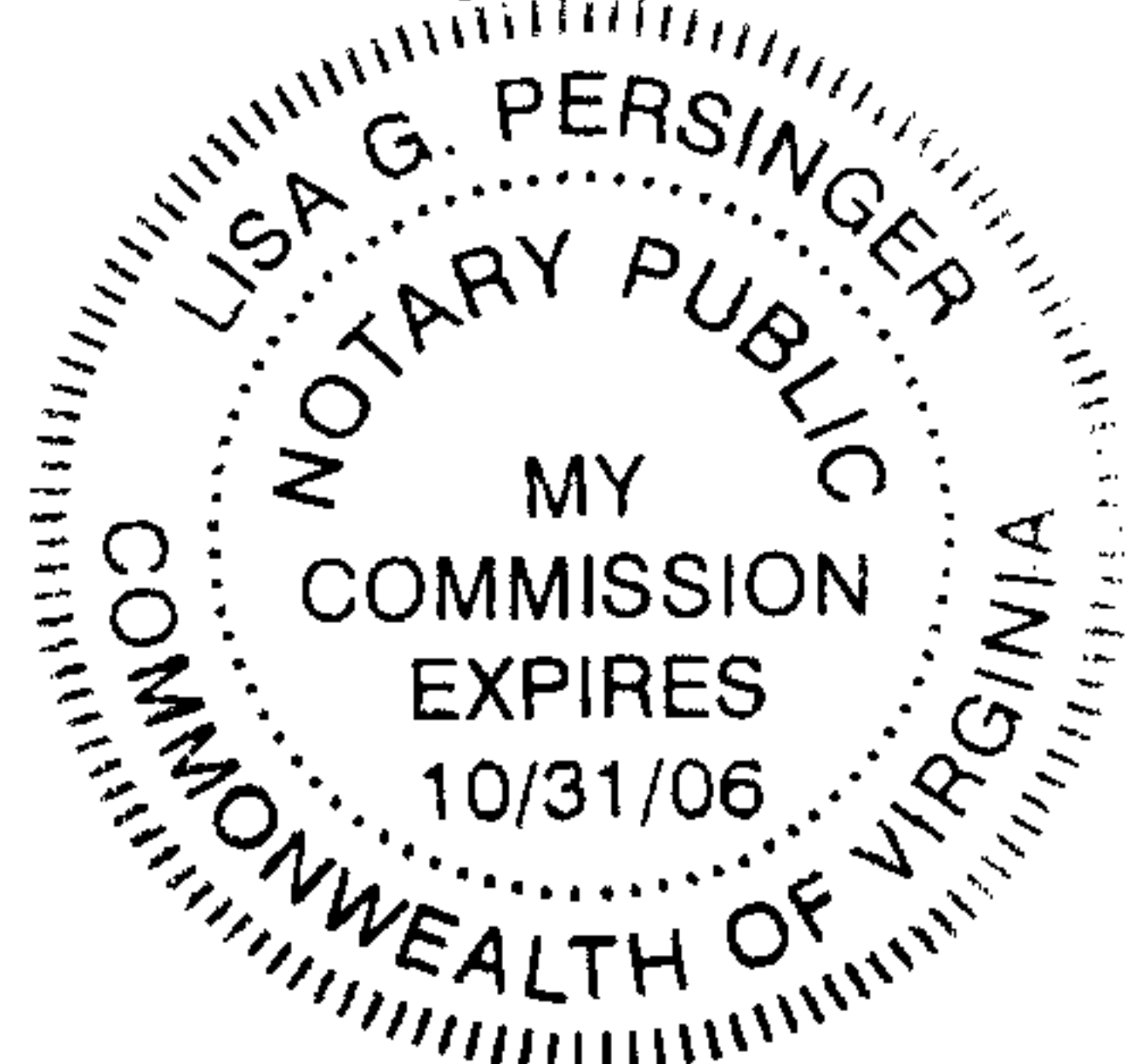
Robert J. Meister
Robert J. Meister, Group Manager of Finance

STATE OF VA

COUNTY OF Henrico

I, Lisa Persinger a Notary Public of the county and state aforesaid, certify that Caren Puckett & Robert Meister personally came before me on this day and acknowledged that they are the Business Manager and Group Manager of Finance, respectively, of Capital One, FSB, and that by authority duly given and as the act of the corporation.

Witness my hand and official seal this 18 day of November, 2003



Lisa Persinger
My commission expires: 10/31/06

SCHEDULE "A"

ALL THAT CERTAIN TRACT OR PARCEL OF LAND SITUATE IN SHELBY COUNTY, ALABAMA, KNOWN AS LOT 3, ACCORDING TO THE MAP AND SURVEY OF LITTLE OAK RIDGE ESTATES, FIRST SECTOR, AS RECORDED IN MAP BOOK 5, PAGE 30, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, LESS AND EXCEPT THAT 20 FOOT STRIP ON THE WEST SIDE CONVEYED IN INSTRUMENT NO. 1995-0999666

BEING THE SAME PROPERTY CONVEYED TO PAUL H. SAEGER AND DEBORAH D. SAEGER, AS JOINT TENANTS, WITH RIGHTS OF SURVIVORSHIP, BY DEED FROM CATHERINE N. DAVIDSON, AN UNMARRIED WOMAN, RECORDED 03/16/1998 IN DEED DOCUMENT NO. 1998/09082, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

TAX ID# 58-13-01-12-1-002-010.000