

CERTIFICATE OF SATISFACTION

A certain Mortgage dated 04-23-02, was made by JOHN C KRAMER AND ROSEMARIE KRAMER to E*TRADE BANK, which mortgage was recorded on 05-10-02 in Instrument # 20020510000223440, Mortgage Book ---, at Page --- in the amount of \$66,000.00.

This Mortgage was recorded or registered in the county recording office of SHELBY County, ALABAMA.

This Mortgage has been PAID IN FULL or otherwise SATISFIED and DISCHARGED. It may now be discharged of record. This means that this Mortgage is now canceled and void.

I sign and CERTIFY to this Discharge of Mortgage on December 29, 2003

Witnessed or attested by:

E*TRADE BANK




_____(Seal)
G. BROWN
ASSISTANT VICE PRESIDENT

STATE OF PENNSYLVANIA }
COUNTY OF ALLEGHENY }ss.

I CERTIFY on December 29, 2003, **G. BROWN** personally came before me and this person acknowledged under oath, to my satisfaction, that:

- (a) this person is an **ASSISTANT VICE PRESIDENT** of **E*TRADE BANK**, the corporation named in this document;
- (b) this person is the attesting witness to the signing of this document by the proper corporate officer which is an **ASSISTANT VICE PRESIDENT** of the corporation;
- (c) this document was signed and delivered by the corporation as its voluntary act duly authorized by a proper resolution of its Board of Directors;
- (d) this person knows the proper seal of the corporation which was affixed to this document; and
- (e) this person signed this proof to attest to the truth of these facts.

INSTRUMENT PREPARED BY: DAVID
MATUSZEK

Signed and sworn to before me on

December 29, 2003

RECORD AND RETURN TO:
CLC Consumer Services Co
2730 Liberty Avenue
Pittsburgh, PA 15222



Notary Public

PROPERTY ADDRESS:
1164 BARKLEY LANE
BIRMINGHAM, AL 35242

ACCOUNT #: 79-01-8109294979 DRM

