

State of Alabama

County of Shelby

Prepared by: Michelle Smith

Bank of America

4161 Piedmont Pkwy., Greensboro, NC 27410

Loan Number: 29378759

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When recorded mail to:

John P Garner

Shelia C Garner

1 Silver Lakes Blvd East

Glencoe, AL 35905

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 4161 Piedmont Pkwy., Greensboro, NC 27410, the owner and holder of a certain mortgage deed executed by John P Garner and Shelia C Garner, husband and wife

to Southeastern Mortgage of Alabama, L.L.C.

bearing the date of 02/15/2001, recorded in Official Records on 03/16/2001 in Document 2001-09470, securing certain note in the principal sum of \$275,000.00 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 01/12/2004.

Bank of America, N.A.



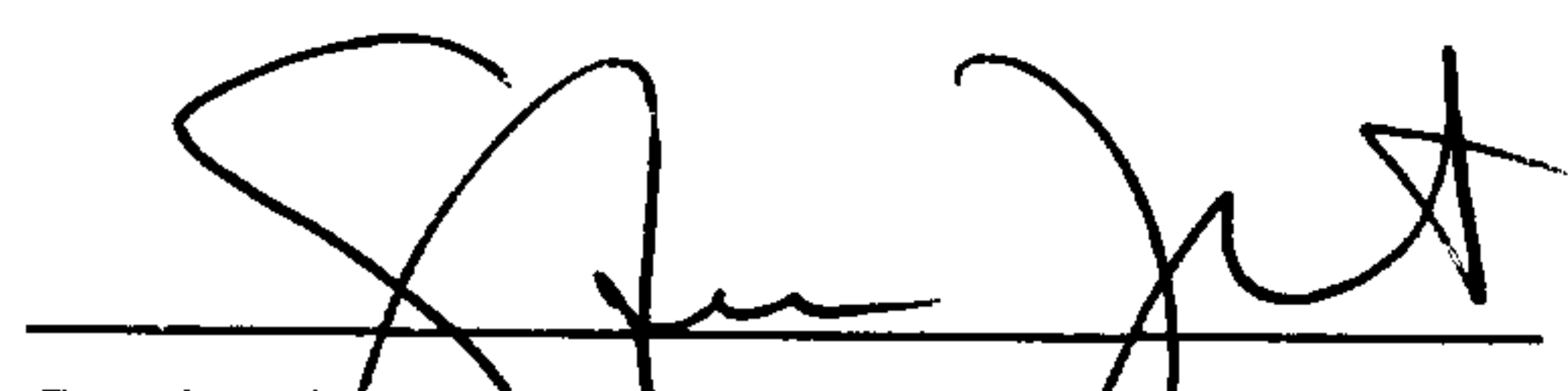
Connie Black,
Vice President

STATE OF North Carolina

COUNTY OF Guilford

On this day of 01/12/2004, before me, Stacie Flynt, the undersigned officer, personally appeared Connie Black 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 Dennis Cobb.

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



Stacie Flynt
Notary Public, State of North Carolina
Qualified in Guilford County
Commission Expires March 02, 2008

