Recording Requested By:

CHARTER ONE BANK N.A.

20041109000615590 Pg 1/1 11.00 Shelby Cnty Judge of Probate, AL 11/09/2004 09:12:00 FILED/CERTIFIED

When Recorded Return To:

Lakeya Smith
CHARTER ONE BANK N.A.
PO BOX 94711
EV-3391
Cleveland, OH 44101-8651



retarial/seal)

DISCHARGE OF MORTGAGE

CHARTER ONE BANK N.A. #:00009930163949 "STEPHENS" Shelby, Alabama KNOW ALL MEN BY THESE PRESENTS, that CHARTER ONE BANK, N.A. F/K/A CHARTER ONE BANK, F.S.B., hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by MICHAEL W STEPHENS AND NANCY K STEPHENS to secure payment of the principal sum of \$41,850.00 plus interest, originally to CHARTER ONE BANK, F.S.B., in the County of Shelby, and the State of Alabama, Dated: 01/26/2000 Recorded: 02/03/2000 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 2000-03484, is now Paid and Satisfied, and is therefore discharged.

In all references in this instrument to any party, the use of a particular gender or number is intended to include the appropriate gender or number as the case may be.

IN WITNESS WHEREOF, the said Mortgagee has set his hand and has caused these presents to be signed by its duly authorized officer(s).

CHARTER ONE BANK, N.A. F/K/A CHARTER ONE BANK, F.S.B. On October 18th, 2004

Donna Carlton, Assistant Secretary

STATE OF Ohio COUNTY OF Cuyahoga

On October 18th, 2004, before me, BRIDGETT JACKSON, a Notary Public in and for Cuyahoga in the State of Ohio, personally appeared Donna Carlton, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official scal,

Notary Expires: 11/24/2007

BRIDGETT ACKSON akeya Smith CHARTER ONE BANK N.A. PO BOX 94711, EV-3391, Cleveland, ON 44

State of Ohio. Ouvahoga County My Commission Expires Nov. 14, 1117