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CERTIFICATE OF SATISFACTION

FORSYTH CO, NC

FEE: 0.00

PRESENTED & RECORDED: 03/08/1999 11:33AM

DICKIE C. WOOD REGISTER OF DEEDS BY: WILLIA

EX2055 P1197 - P1198

DEBTOR: JANICE V O'TOOLE FKA JANICE H MCDEAVITT

TRUSTEE: W. HAYES FOSTER

BENEFICIARY/OR MORTGAGEE: FLEET FINANCE AND MORTGAGE INC

AMOUNT OF OBLIGATION: \$ 36,450.26

DATE OF LOAN: JULY 12, 1989

SECURED BY: 833 CLOVELLY RD, WINSTON-SALEM, NC 27101

RECORDED AT: BOOK 1671, PAGE 2394 IN FORSYTH COUNTY

We, FLEET FINANCE AND MORTGAGE INC certify that we are the owner of the aforesaid referenced document and that the debt or obligation was satisfied on February 11, 1999. We request that this Certificate of Satisfaction be recorded and the above referenced security instrument be canceled of record.

FLEET FINANCE AND MORTGAGE INC

CLARENCE E. EDWARDS
VICE PRESIDENT

NEW YORK
COUNTY OF ONEIDA

I, John D Cady, a notary public for said county and state do hereby certify that CLARENCE E. EDWARDS, VICE PRESIDENT OF FLEET FINANCE AND MORTGAGE INC personally appeared before me this day and acknowledged the execution of the foregoing Certificate of Satisfaction on behalf of the corporation, all by authority of the board of directors.

WITNESS MY HAND AND OFFICIAL SEAL, February 11, 1999.

Notary Public

JOHN D CADY
Notary Public in the State of New York
At: _____ in _____ County
My Commission Expires 2/3/99

North Carolina, FORSYTH County

The foregoing certificate of John D. Cady, a Notary Public of _____, is certified to be correct. This instrument was presented for registration this day and hour and duly recorded in the office of the Register of Deeds of _____ County, N.C. in Book _____, Page _____.

This 5 day of March, 1999 at _____ o'clock ____m.

DICKIE C. WOOD, REGISTER OF DEEDS

By: Karen J. Gordon, Asst.
Register of Deeds

CANCELED BY CERTIFICATE OF SATISFACTION FILED pursuant to G.S. 45-37 (A) (6) on _____, 19____. SEE BOOK _____, PAGE _____.

By: _____
Register of Deeds

SEE ATTACHED NOTE OR AFFIDAVIT

Drawn by & Mail to: FLEET SERVICES CORP
315 COURT ST
UTICA, NY 13502

EX2055PG1197

DRAFTED BY:
FLEET SERVICES CORP.
PO BOX 3092
UTICA NY 13502
DEBRA PASCH

RECORDING TIME

Mail Bag

TAX BLOCK:2531 LOT:3A,5,6 PARCEL IDENTIFIER NO.:
PROPERTY ADDRESS: 833 CLOVELLY RD
WINSTON-SALEM, NC
MAIL AFTER RECORDING TO: FLEET SERVICES, 315 COURT ST, UTICA, NY 13502
ONEIDA COUNTY, NEW YORK -AFFIDAVIT OF LOST NOTE THIS
February 11, 1999.

GRANTOR	TRUSTEE	BENEFICIARY
JANICE V O'TOOLE	W. HAYES FOSTER	FLEET FINANCE & MORTGAGE INC.
FKA JANICE H. MCDEAVITT		

THE DESIGNATION GRANTOR, TRUSTEE AND BENEFICIARY AS USED HEREIN SHALL INCLUDE SAID PARTIES, THEIR HEIRS,SUCCESSORS, AND ASSIGNS, AND SHALL INCLUDE SINGULAR, PLURAL, MASCULINE, FEMININE OR NEUTER AS REQUIRED BY CONTEXT.

THE UNDERSIGNED AFFIANT PERSONALLY APPEARED BEFORE ME IN ONEIDA COUNTY, STATE OF NEW YORK, AND HAVING BEEN DULY SWORN (OR AFFIRMED), MADE THE FOLLOWING AFFIDAVIT:

1. THE AFFIANT IS THE OWNER OF THE NOTE OR OTHER INDEBTEDNESS SECURED BY THE DEED OF TRUST, MORTGAGE, OR OTHER INSTRUMENT EXECUTED BY GRANTOR (MORTGAGOR), TRUSTEE AND THE BENEFICIARY (MORTGAGEE), AND RECORDED IN FORSYTH COUNTY AT BOOK 1671 PAGE 2394.
2. THE NOTE OR OTHER INDEBTEDNESS HAS BEEN LOST AND AFTER EXERCISE OF DUE DILIGENCE CANNOT BE LOCATED.
3. THE AFFIANT CERTIFIES THAT ALL INDEBTEDNESS SECURED BY THE DEED OF TRUST, MORTGAGE, OR OTHER INSTRUMENT WAS SATISFIED ON
AND THE AFFIANT IS RESPONSIBLE FOR CANCELLATION OF THE SAME.

FLEET FINANCE & MORTGAGE INC.

BY CLARENCE E EDWARDS, VICE PRESIDENT

STATE OF NEW YORK, COUNTY OF ONEIDA

SWORN TO (OR AFFIRMED) AND SUBSCRIBED BEFORE ME THIS February 11, 1999

MY COMMISSION EXPIRES: 02/31/99
REFERENCE: 1183-05FEB99 DP6262
BPDLS:16

NOTARY PUBLIC
My Comm. Exp. 02/31/99