Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

20050124000036210 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
01/24/2005 15:31:00 FILED/CERTIFIED

When Recorded Return To:

JAMES F RICCO 4350 MORNINGSIDE DE HELENA, AL 35080

DISCHARGE OF MORTGAGE

Network Branch #:0100610204115 "RICCO" Shelby, Alabama PIF: 01/06/2005 KNOW ALL MEN BY THESE PRESENTS, that CITIFINANCIAL CORPORATION, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by JAMES F. RICCO AND WIFE, PHYLL IS B. RICCO to secure payment of the principal sum of \$114,926.36 plus interest, originally to CITIFINANCIAL CORPORATION, in the County of Shelby, and the State of Alabama, Dated: 09/11/2001 Recorded: 10/04/2001 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 2001-43075, 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).

SEAL

CITIFINANCIAL CORPORATION On January 19th, 2005

STATE OF Maryland COUNTY OF Frederick

On January 19th, 2005, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared MERHL GIBSON, Vice-President who acknowledged himself/herself to be the aforesaid officer of the above named corporation, and that he/she, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as the officer designated therein. In witness whereof I hereunto set my hand and official seal,

WITNESS my hand and official seal,

Notary Expires: 11/01/2005

NOTARY PUBLIC SERICK CO.

Prepared By: Patti Miller, VERDUGO TRUSTEE SERVICE CORPORATION PO BOX 9443, GAITHERSBURG, MD 20898-9443 1-800-777-1708