20050503000209530 1/1 $11.00
Shelby Cnty Judge of Probate, AL
05/03/2005 07:59:48AM FILED/CERT

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

PHILLIP A LEDINGHAM
105 CAMBRIDGE POINT DR
ALABASTER, AL 35007

DISCHARGE OF MORTGAGE

Network Branch #:0103220120527 "LEDINGHAM" Shelby, Alabama PIF: 04/11/2005

KNOW ALL MEN BY THESE PRESENTS, that COMMERCIAL CREDIT OF ALABAMA, INC. NOW KNOWN AS CITIFINANCIAL CORPORATION, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by PHILLIP A LEDINGHAM, AND WIFE KIMBERLY J. LEDINGHAM to secure payment of the principal sum of $15,929.25 plus interest, originally to COMMERCIAL CREDIT OF ALABAMA, INC., in the County of Shelby, and the State of Alabama, Dated: 11/28/1998 Recorded: 01/27/1999 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 1999-03643, 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).

COMMERCIAL CREDIT OF ALABAMA, INC. NOW KNOWN AS CITIFINANCIAL CORPORATION
On April 22nd, 2005

By:_____
MERHL GIBSON, Vice-President

CORPORATE SEAL

STATE OF Maryland
COUNTY OF Carroll

On April 22nd, 2005, before me, SHAWN M LYERLY, a Notary Public in and for Carroll in the State of Maryland, personally appeared MERHL GIBSON, Vice-President, 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 seal,

_____
SHAWN M LYERLY
Notary Expires: 10/06/2008

Shawn Lyerly NOTARY PUBLIC Carroll County, MD

(This area for notarial seal)

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

*MKA*MKACITM*04/19/2005 10:35:00 PM* CITM02CITM00000000000000001441316* ALSHELB* 0103220120527 ALSTATE_MORT_REL **CDCITM*