Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

20050803000391710 1/1 \$11.00 Shelby Cnty Judge of Probate, AL 08/03/2005 09:04:46AM FILED/CERT

When Recorded Return To:

JOSEPH T CARDWELL 5039 ENGLISH TURN BIRMINGHAM, AL 35242-7311

DISCHARGE OF MORTGAGE

CITIMORTGAGE, INC. #:0770112033 "CARDWELL" Lender ID:3011/720437699 Shelby, Alabama MERS #: 100026600022332584 VRU #: 1-888-679-6377

KNOW ALL MEN BY THESE PRESENTS, that MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by JOSEPH T. CARDWELL AND JOAN E. CARDWELL, HUSBAND AND WIFE to secure payment of the principal sum of \$68,608.00 plus interest, originally to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., in the County of Shelby, and the State of Alabama, Dated: 03/19/2002 Recorded: 05/08/2002 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 20020508000214550, 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).

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC On July 26th, 2005

By:

MERHL GIBSON, Vice-President

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STATE OF Maryland COUNTY OF Frederick

On July 26th, 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,

JANE EYLER
Notary Expires: 11/01/2005

Notary Expires: 11/01/2005

NOTARY PUBLIC PURC

Prepared By: Tina Mackey, VERDUGO TRUSTEE SERVICE CORPORATION PO BOX 9443, GAITHERSBURG, MD 20898-9443 1-800-283-7918