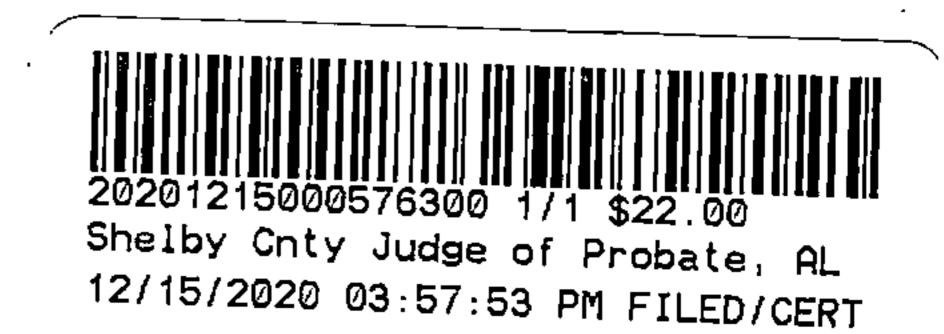
Recording Requested By: CITIZENS ONE HOME LOANS

When Recorded Return To:

LINDA JENNINGS CITIZENS ONE HOME LOANS P.O. BOX 6260 VAM 405 Glen Allen, VA 23058-9962



RELEASE OF MORTGAGE

CITIZENS ONE HOME LOANS #:XXXXXXX2254 "CUMMINGS" Lender ID:FF6/4014954770 Shelby, Alabama MIN #: 100050250189036856 SIS #: 1-888-679-6377

KNOW-ALL-MEN BY THESE-PRESENTS, that MORTGAGE-ELECTRONIC REGISTRATION SYSTEMS, INC. AS MORTGAGEE, AS NOMINEE FOR FIRST FEDERAL BANK, FSB, ITS SUCCESSORS AND ASSIGNS, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by GLENN R. CUMMINGS AND SONNI R. CUMMINGS, HUSBAND AND WIFE to secure payment of the principal sum of \$285,605.00 plus interest, originally to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS MORTGAGEE, AS NOMINEE FOR FIRST FEDERAL BANK, FSB, ITS SUCCESSORS AND ASSIGNS, in the County of Shelby, and the State of Alabama, Dated: 04/24/2018 Recorded: 04/25/2018 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 20180425000139530, 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. AS MORTGAGEE, AS NOMINEE FOR FIRST FEDERAL BANK, FSB, ITS SUCCESSORS AND ASSIGNS On November 12th, 2020

LISA L. COLEMAN, Assistant Secretary

COMMONWEALTH OF Virginia COUNTY OF Henrico

On November 12th, 2020, before me, ANGELIA D. BREEDING, a Notary Public in and for Henrico in the State of Virginia, personally appeared LISA L. COLEMAN, 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.

WITNESSmy\hand-and official seal,

ANGELIA D. BREEDING / Notary Expires: 08/31/2021 #254 79

Angelia D. Breeding
Commonwealth of Virginia
Notary Public
Commission No. 254179
My Commission Expires August 31, 2021

(This area for notarial seal)

Prepared By: Felicia F. Giles, CITIZENS ONE HOME LOANS 10561 Telegraph Road, Glen Allen, VA 23059 (800) 234-6002