Recording Requested By:

American Reconveyance Corporation

When Recorded Return To:

American Reconveyance Corp. 25600 Rye Canyon Rd. Suite B Valencia, CA 91355-

DISCHARGE OF MORTGAGE

Dovermuehle Mortgage Inc. #:0011845781 "HARDING" Lender ID:Q54/P/O 10/21/98 Shelby, Alabama

KNOW ALL MEN BY THESE PRESENTS,
That CITIZENS BANK OF RHODE ISLAND F/K/A CITIZENS SAVINGS BANK, hereinafter
referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage dated
08/31/1995, made and executed by CAROLYN J HARDING, A SINGLE PERSON to secure
payment of the principal sum of \$108,000.00 plus interest, originally to BANK OF
ALABAMA, in the County of SHELBY and the State of ALABAMA, Recorded 09/05/1995
as Instrument No. 1995-24465 RERECORDED 10/25/1995 as Instrument No.
1995-30637, is now Paid and Satisfied, and is therefore discharged.

Property Address: 601 Highway 86, Calera, AL, 35040

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).

Citizens Bank of Rhode Island f/k/a Citizens

Savings Bank
On MOV 9 4 1008 (DATE)

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BRUCE E. BORSOM, VICE PRESIDENT

STATE OF Illinois COUNTY OF Du Page

I, Greg Gorski, a Notary Public in and for Du Page County, in the State of Illinois, do hereby certify that Bruce E. Borsom, Vice President, who is/are signed to the foregoing document and who is/are known to me, acknowledged before me on this day, that being informed of the contents of said instrument, he/she/they as such officer(s) and with full authority, executed the same voluntarily for and as the act of said corporation, on the day the same bears date..

WITNESS my board and official seal.

Greg R Goreki

Notary Expires: 04/13/2002

OFFICIAL SEAL
GREG R. GORSKI
NOTARY FUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 4-13-2002

(This area for notarial seal)

Stanley Gainsforth, 25600 Rye Canyon Road, Valencia, Ca 91355

Inst + 1998-50462

12/18/1998-JO462 09:31 AM CERTIFIED SHELBY COUNTY JUDGE OF PROMITE 001 CRH 8.30