RETURN TO:

Travelers Service Center Attn: LYDIA BROWN

7467 New Ridge Road, Suite 200

Hanover, MD 21076

This document prepared by:

LYDIA BROWN, 7467 New Ridge Road, Suite 200, Hanover, MD 21076

7400069

DISCHARGE OF MORTGAGE

Place of Record: Date of Mortgage:

Shelby County, Alabama

Recorded on:

September 12, 1997

September 15, 1997 Date Mortgage Satisfied: August 2, 2001

Name(s) of Mortgagor/Grantor(s): John F Palmer AND And wife Stephanie R. Palmer,

Date of Note: September 12, 1997

Face Amount of Note:

\$74,501.33

Original Mortgagee:

Commercial Credit of Alabama, Inc. now known as CitiFinancial Corporation Commercial Credit of Alabama, Inc. now known as CitiFinancial Corporation

, as Document Number 1997-29608

The Mortgagee does hereby certify that the above-mentioned note secured by the above-mentioned Mortgage has been paid in full and satisfied and the lien therein created and retained is hereby released.

We request that this Discharge be recorded and that the above referenced Mortgage be released and discharged of record. Witness the hand and seal of the Mortgagee by its duly authorized officer on August 22, 2001.

Commercial Credit of Alabama, Inc. now known as CitiFinancial Comporation

A. R. Helfrich

Assistant Vice-President

Witness:

State of Maryland, County of Anne Arundel

I, Christina M. Hendershot, a Notary Public in and for the foresaid county and state due hereby certify that A. R. Helfrich, Assistant Vice-President of Commercial Credit of Alabama, Inc. now known as CitiFinancial Corporation, personally came before me this day and acknowledged having prepared and executed the foregoing instrument as the free act and deed of the Mortgagee.

Witness my hand and Notarial Seal on August 22, 2001.

Christina M. Hendershot, Notary Public

My Commission expires on: January 25, 2005

2001 SHELBY COUNTY