PREPARED BY:

CMI P.O. BOX 1800 FARMINGTON HILLS, MI 48333-9904 CMI ACCOUNT #2000009252 PREPARED BY: WENDY HUNTER TELEPHONE # 1-800-736-6006 MIN:

WHEN RECORDED, RETURN TO: AJAY CHHABRA 1114 HARDWOOD COVE RD BIRMINGHAM, AL 35242-7032

RELEASE OF MORTGAGE BY CORPORATION:

KNOW ALL MEN BY THESE PRESENTS, THAT CITIMORTGAGE INC. F/K/A CITICORP MORTGAGE, INC., ATTORNEY IN FACT FOR CITIBANK FSB, A CORPORATION ORGANIZED AND EXISTING UNDER AND BY VIRTUE OF THE LAWS OF THE STATE OF DELAWARE HAVING ITS PRINCIPAL OFFICE AT 27555 FARMINGTON RD., FARMINGTON HILLS, MI 48334 FOR AND IN CONSIDERATION, OF ONE DOLLAR AND FOR OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY CONFESSED, DOES HEREBY REMISE, CONVEY, RELEASE AND QUIT-CLAIM UNTO AJAY CHHABRA AND RENU G CHHABRA, HUSBAND AND WIFE OF THE COUNTY OF SHELBY, STATE OF ALABAMA, ALL RIGHTS TITLE, INTEREST, CLAIM OR DEMAND WHATSOEVER IT MAY HAVE ACQUIRED IN, THROUGH OR BY A CERTAIN MORTGAGE TO CITIBANK, FSB DEED BEARING THE DATE OF MAY 15, 2000, RECORDED IN THE RECORDER'S OFFICE OF SHELBY COUNTY IN THE STATE OF ALABAMA IN THE BOOK NO. N/A OF RECORDS ON PAGE N/A AS DOCUMENT NO. 2000-16696 TO THE PREMISES THEREIN DESCRIBED, SITUATE IN THE COUNTY OF SHELBY AND THE STATE OF ALABAMA AS FOLLOWS, TO-WIT:

LOT 77, COVE GRAYSTONE, PHASE I, RECORDED IN MAP BOOK 26, PAGE 39, SHELBY COUNTY, ALABAMA.

THIS RELEASE IS MADE, EXECUTED AND DELIVERED PURSUANT TO AUTHORITY GIVEN BY THE BOARD OF DIRECTORS OF SAID CORPORATION.

IN TESTIMONY WHEREOF, THE SAID CITIMORTGAGE, INC., HATH HEREUNTO CAUSED ITS CORPORATE SEAL TO BE AFFIXED AND THESE PRESENTS TO BE SIGNED BY ITS ASSISTANT SECRETARY, ON DECEMBER 4, 2001.

CITIMORTGAGE INC. F/K/A CITICORP MORTGAGE, INC., ATTORNEY IN FACT FOR CITIBANK

FSB

S. PINKERTON ASSISTANT SECRETARY

STATE OF MICHIGAN

SS COUNTY OF OAKLAND

I, THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR SAID COUNTY IN THE STATE AFORESAID DO CERTIFY THAT S. PINKERTON PERSONALLY KNOWN TO ME TO BE THE ASSISTANT SECRETARY OF CITIMORTGAGE INC. F/K/A CITICORP MORTGAGE, INC., ATTORNEY IN FACT FOR CITIBANK FSB , WHOSE NAME IS SUBSCRIBED TO THE FOREGOING INSTRUMENT, APPEARED BEFORE ME THIS DAY IN PERSON AND SEVERALLY ACKNOWLEDGED THAT AS SUCH ASSISTANT SECRETARY HAS SIGNED AND DELIVERED THE SAID INSTRUMENT OF WRITING AS ASSISTANT SECRETARY OF SAID CORPORATION, AND CAUSED THE SEAL OF SAID CORPORATION TO BE AFFIXED THERETO PURSUANT TO AUTHORITY GIVEN BY THE BOARD OF DIRECTORS OF SAID CORPORATION AS HIS/HER FREE AND VOLUNTARY ACT, AND AS THE FREE AND VOLUNTARY ACT AND DEED OF SAID CORPORATION FOR THE USES AND PURPOSES THEREIN SET FORTH.

GIVEN UNDER MY HAND AND NOTARIAL SEAL ON DECEMBER 4, 2001.

CAROLYN FARKAS Notary Public, Oakland County, MI My Commission Expires 03-06-2006

12/17/2001-55221 12:07 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE 11.00