

Recording Requested By:
CITICORP TRUST BANK, FSB

When Recorded Return To:

KAREN SPARROW
CITICORP TRUST BANK, FSB
7467 NEW RIDGE ROAD
HANOVER, MD 21076



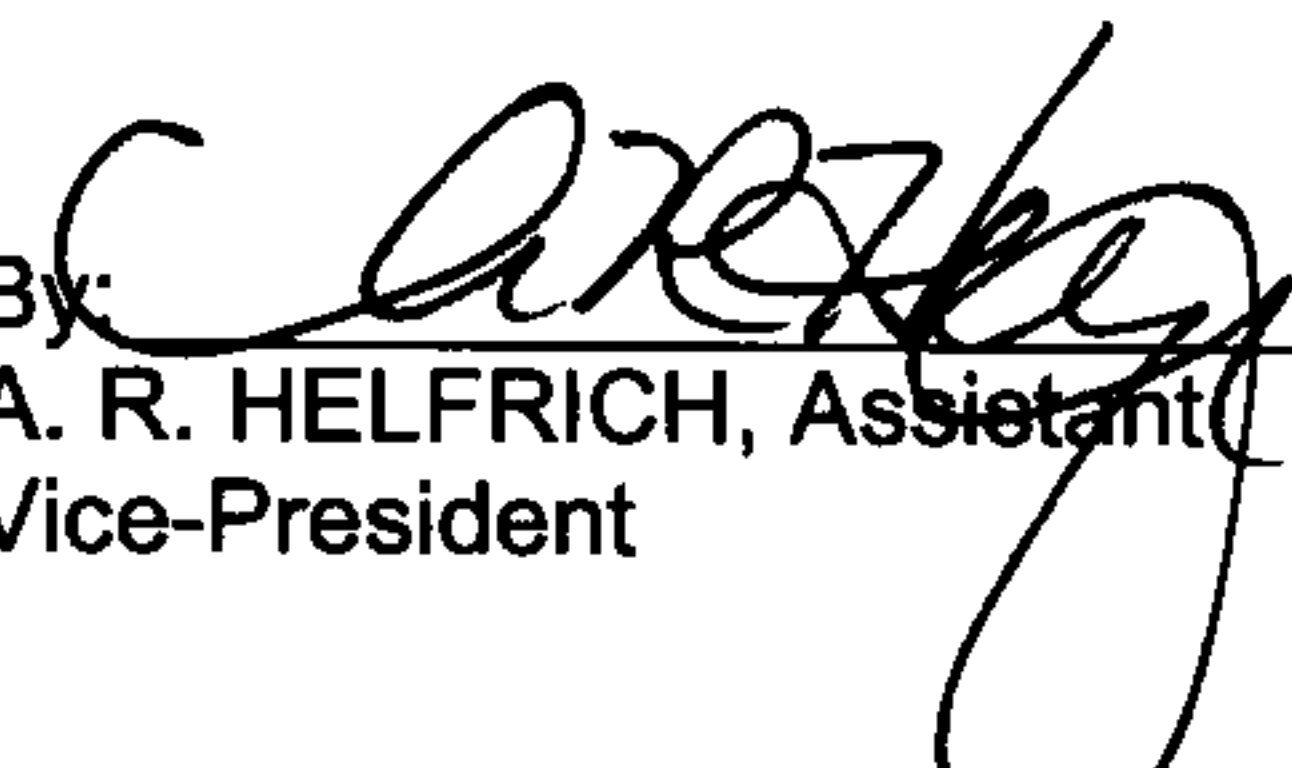
Discharge of Mortgage

CITICORP TRUST BANK, FSB #:4134189 "WPPERMAN" Shelby, Alabama
KNOW ALL MEN BY THESE PRESENTS, that CITICORP TRUST BANK, FSB FORMERLY KNOWN AS TRAVELERS BANK & TRUST, FSB, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by MELISSA WIPPERMAN AND JOHN M. WIPPERMAN, WIFE AND HUSBAND to secure payment of the principal sum of \$102,938.18 plus interest, originally to TRAVELERS BANK & TRUST, FSB, in the County of Shelby, and the State of Alabama, Dated: 07/31/2001 Recorded: 09/03/2001 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 2001-32468, is now Paid and Satisfied, and is therefore discharged.

In all references in this 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.

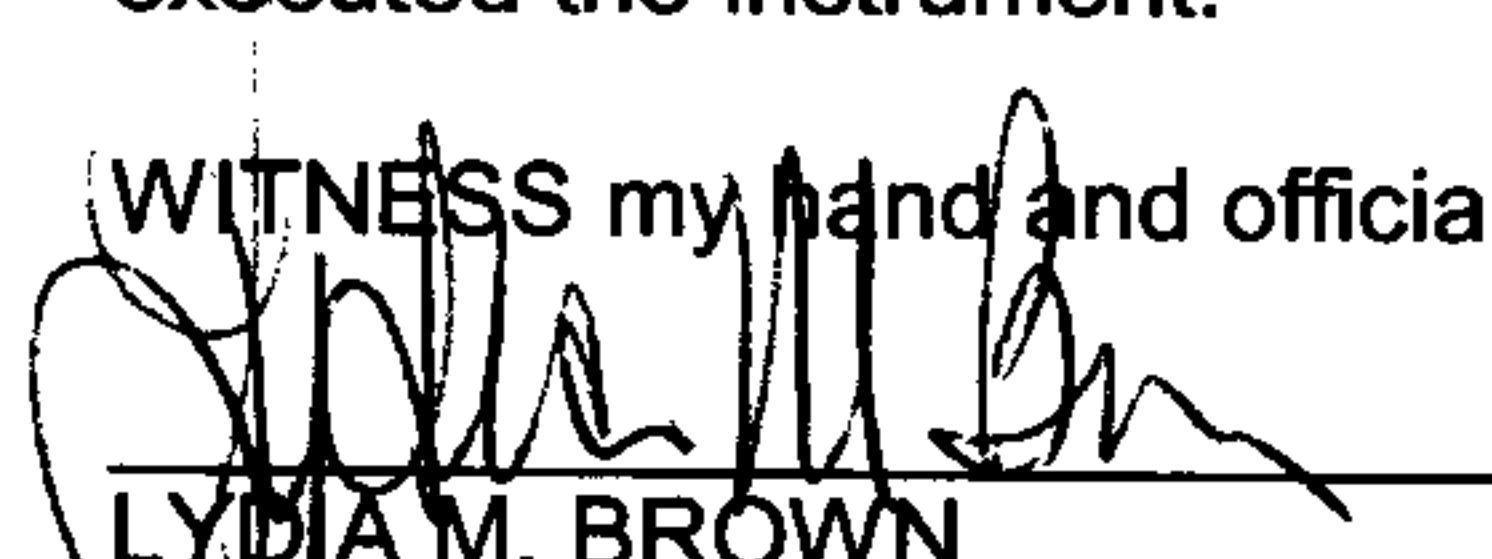
IN WITNESS WHEREOF, the said Mortgagee has set his hand and has caused these presents to be signed by its duly authorized officer(s).

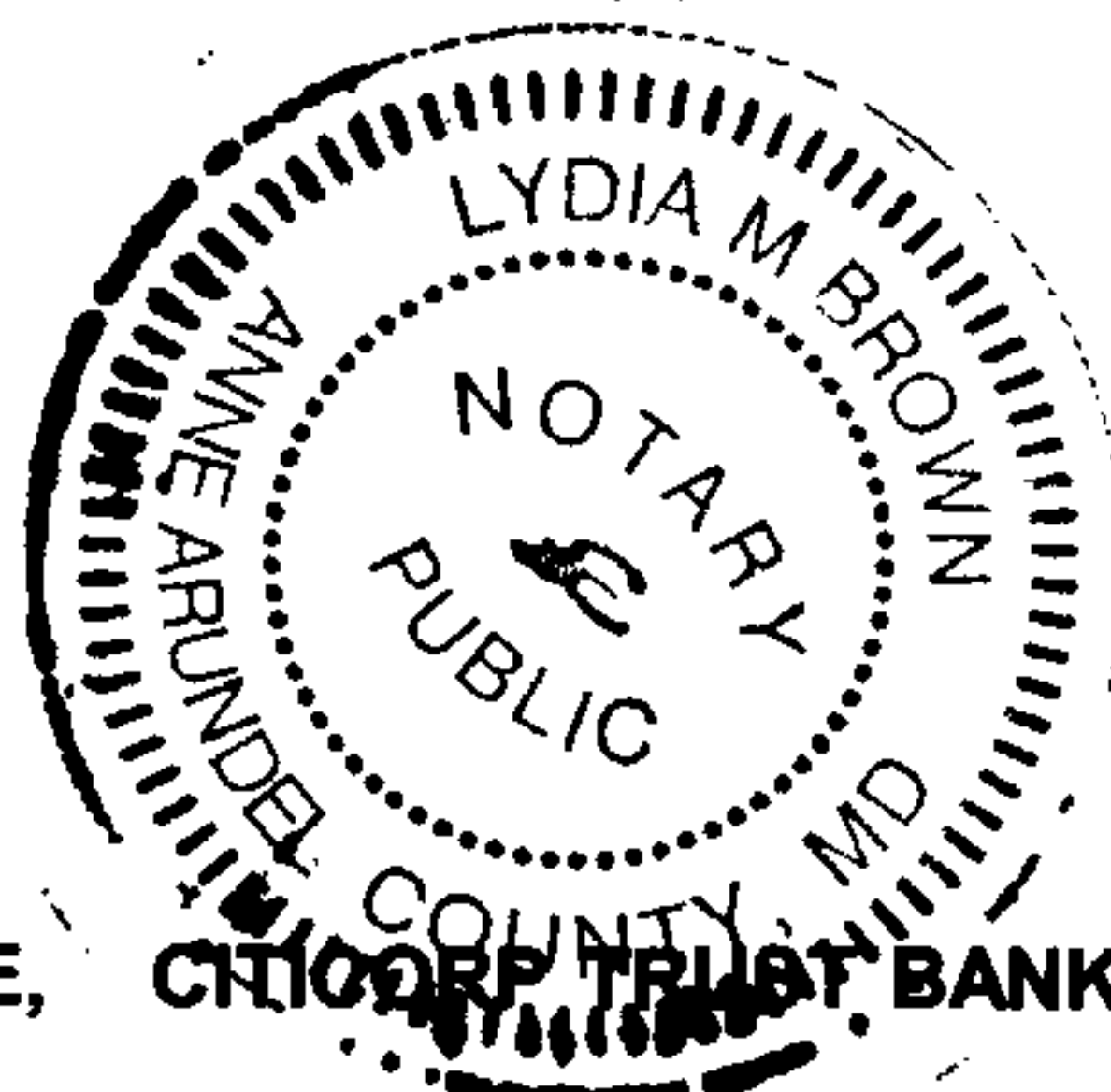
CITICORP TRUST BANK, FSB FORMERLY KNOWN AS TRAVELERS BANK & TRUST, FSB
On October 28th, 2002

By: 
A. R. HELFRICH, Assistant
Vice-President

STATE OF Maryland
COUNTY OF Anne Arundel

On October 28th, 2002, before me, LYDIA M. BROWN, a Notary Public in and for Anne Arundel in the State of Maryland, personally appeared A. R. HELFRICH, Assistant Vice-President, 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.

WITNESS my hand and official seal,

LYDIA M. BROWN
Notary Expires: 01/24/2005



(This area for notarial seal)

Prepared By: MICHELLE HARGROVE, CITICORP TRUST BANK, FSB 7467 NEW RIDGE ROAD, HANOVER, MD 21076
800-898-1265