

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

KENNETH F BAGINSKI 3008 SUMMERWOOD LN BIRMINGHAM, AL 35242-4147

2000049558

PUBLIC

notarial seal)

DISCHARGE OF MORTGAGE

CITIMORTGAGE, INC. #:2000049558 "BAGINSKI" Lender ID:232/1677750977 Shelby, Alabama KNOW ALL MEN BY THESE PRESENTS, that CITIBANK, F.S.B. BY AND THROUGH IT'S ATTORNEY IN FACT CITIMORTGAGE, INC. FKA CITICORP MORTGAGE, INC., hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by KENNETH F. BAGINSKI AND RHONA BAGINSKI HUSBAND AND WIFE to secure payment of the principal sum of \$240,000.00 plus interest, originally to CITIBANK, F.S.B., in the County of Shelby, and the State of Alabama, Dated: 07/05/2001 Recorded: 07/13/2001 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 2001-29255, 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).

CITIBANK, F.S.B. BY AND THROUGH IT'S ATTORNEY IN FACT CITIMORTGAGE, INC. FKA CITICORP MORTGAGE, INC. POA: 10/18/2001 as Instrument No.: 2001-45109

On April 4th, 2003

MICHAEL J. NOLAN, Vice-President

STATE OF Maryland COUNTY OF Frederick

On April 4th, 2003, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared MICHAEL J. NOLAN, Vice-President who acknowledged himself/herself to be the aforesaid officer of the above named corporation, and that he/she, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as the officer designated therein. In witness whereof I hereunto set my hand and official seal,

WITNESS my hand and official seal,

JANE EYLER Notary Expirés: 11/01/2005

Prepared By: Melinda Weagley, VERDUGO TRUSTEE SERVICE CORPORATION PO BOX 9443, GAITHERSBURG, MD

20898-9443 1-800-777-1708