

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

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

2000049558

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

By: 
MICHAEL J. NOLAN, Vice-President

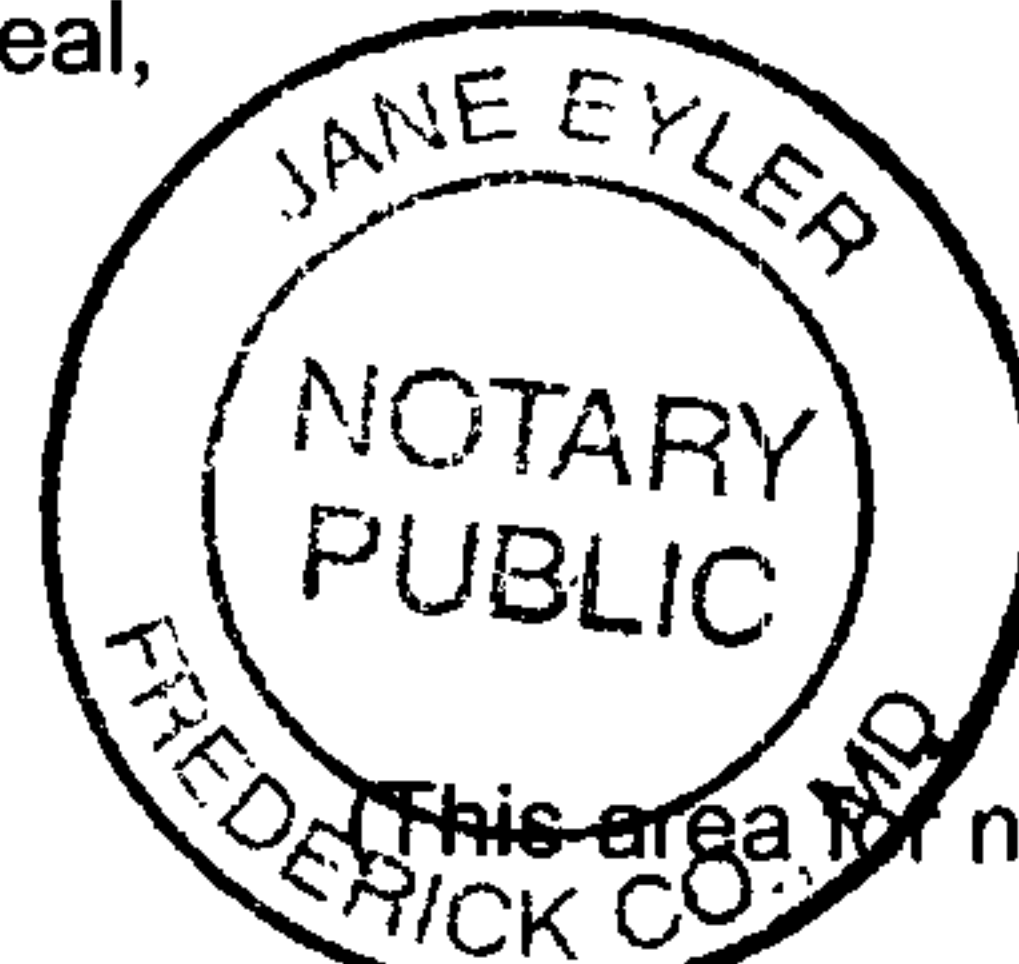


STATE OF Maryland
COUNTY OF Frederick

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 Expires: 11/01/2005



Prepared By: Melinda Weagley, VERDUGO TRUSTEE SERVICE CORPORATION PO BOX 9443, GAITHERSBURG, MD
20898-9443 1-800-777-1708