

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

MARY D PONDER
1209 AMBERLEY WOODS DR
HELENA, AL 35080-3810

7111121641

DISCHARGE OF MORTGAGE

CITIMORTGAGE, INC. #:7111121641 "PONDER" Lender ID:669/1666301575 Shelby, Alabama
KNOW ALL MEN BY THESE PRESENTS, that CITIBANK, F.S.B. BY AND THROUGH IT'S ATTORNEY IN FACT
CITIMORTGAGE, INC. F/K/A CITICORP MORTGAGE, INC., hereinafter referred to as the Mortgagee, DOES
HEREBY CERTIFY, that a certain Mortgage made and executed by MARY D PONDER AN UNMARRIED WOMAN to
secure payment of the principal sum of \$106,300.00 plus interest, originally to CITIBANK, F.S.B., in the County of
Shelby, and the State of Alabama, Dated: 09/04/1997 Recorded: 09/30/1997 in Book/Reel/Liber: N/A Page/Folio:
N/A as Instrument No.: 1997-31583, 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. F/K/A CITICORP
MORTGAGE, INC. POA: 10/18/2001 as Instrument No.: 2001-45109
On April 8th, 2003

By: TODD C. KRZYSIAK Vice-President

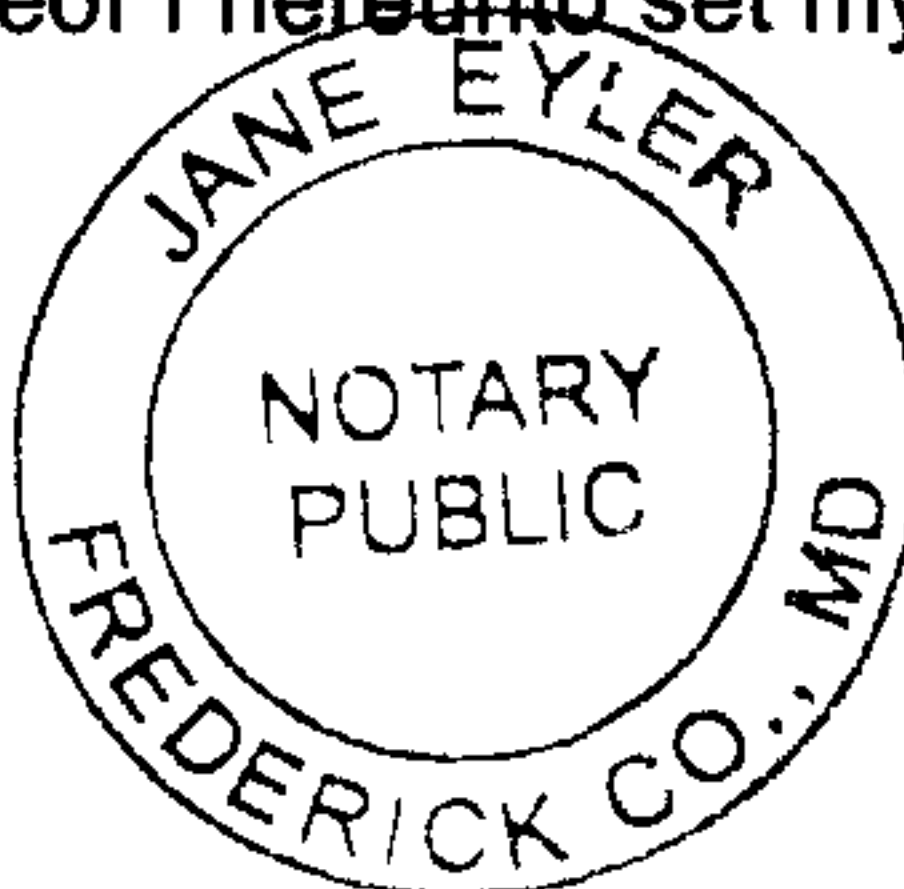


STATE OF Maryland
COUNTY OF Frederick

On April 8th, 2003, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland,
personally appeared TODD C. KRZYSIAK, 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



(This area for notarial seal)

Prepared By: Lisa Varriale, VERDUGO TRUSTEE SERVICE CORPORATION PO BOX 9443, GAITHERSBURG, MD
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