

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

MICHAEL VIRCIK
1233 7TH AVENUE SW
ALABASTER, AL 35007

9080139965

DISCHARGE OF MORTGAGE

CITIMORTGAGE, INC. #:9080139965 "VIRCIK" Lender ID:680/1679698597 Shelby, Alabama
KNOW ALL MEN BY THESE PRESENTS, that CITIMORTGAGE, INC., hereinafter referred to as the Mortgagee,
DOES HEREBY CERTIFY, that a certain Mortgage made and executed by MICHAEL VIRCIK AND KATHRYN
VIRCIK; HUSBAND AND WIFE to secure payment of the principal sum of \$97,300.00 plus interest, originally to
FIRST FEDERAL BANK, in the County of Shelby, and the State of Alabama, Dated: 10/23/2001 Recorded:
11/14/2001 in Book/Reel/Liber: NA Page/Folio: NA as Instrument No.: 200149162, 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).

CITIMORTGAGE, INC.
On April 11th, 2003

By: Lori Hurndon
LORI HURNDON, Vice-President

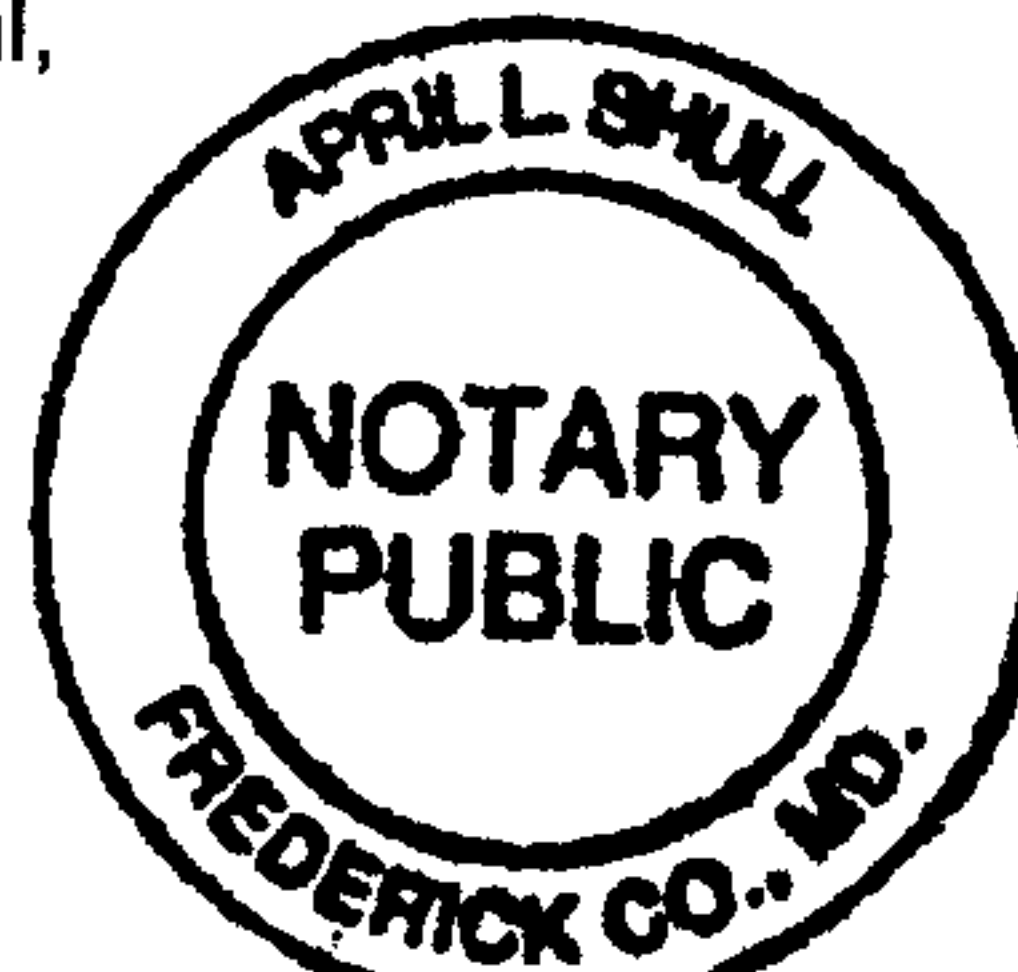


STATE OF Maryland
COUNTY OF Frederick

On April 11th, 2003, before me, April L. Shull, a Notary Public in and for Frederick County, in the State of Maryland,
personally appeared LORI HURNDON, 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,

April L. Shull
APRIL L. SHULL
Notary Expires: 11/01/2006



(This area for notarial seal)

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