

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

ANDREW W CROSS
2204 COUNTRY RIDGE WAY
BIRMINGHAM, AL 35243-4322

0628052040

DISCHARGE OF MORTGAGE

CITIMORTGAGE, INC. #:0628052040 "CROSS" Lender ID:7221/3412196 Shelby, Alabama
KNOW ALL MEN BY THESE PRESENTS, that U.S. BANK N.A. F/K/A FIRST BANK, N.A., AS TRUSTEE BY AND THROUGH ITS 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 ANDREW W. CROSS AND TRUZIE R. CROSS, HUSBAND AND WIFE to secure payment of the principal sum of \$280,000.00 plus interest, originally to SOUTHTRUST MORTGAGE CORPORATION, in the County of Shelby, and the State of Alabama, Dated: 11/02/1993 Recorded: 11/08/1993 in Book/Reel/Liber: 9314 Page/Folio: 9699 as Instrument No.: N/A, 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).

U.S. BANK N.A. F/K/A FIRST BANK, N.A., AS TRUSTEE BY AND THROUGH ITS ATTORNEY IN FACT
CITIMORTGAGE, INC. F/K/A CITICORP MORTGAGE, INC. POA: 10/26/1998 as Instrument No.: 1998-41670
On June 10th, 2003

By: Teresa D. Diggs
TERESA D. DIGGS, Vice-President

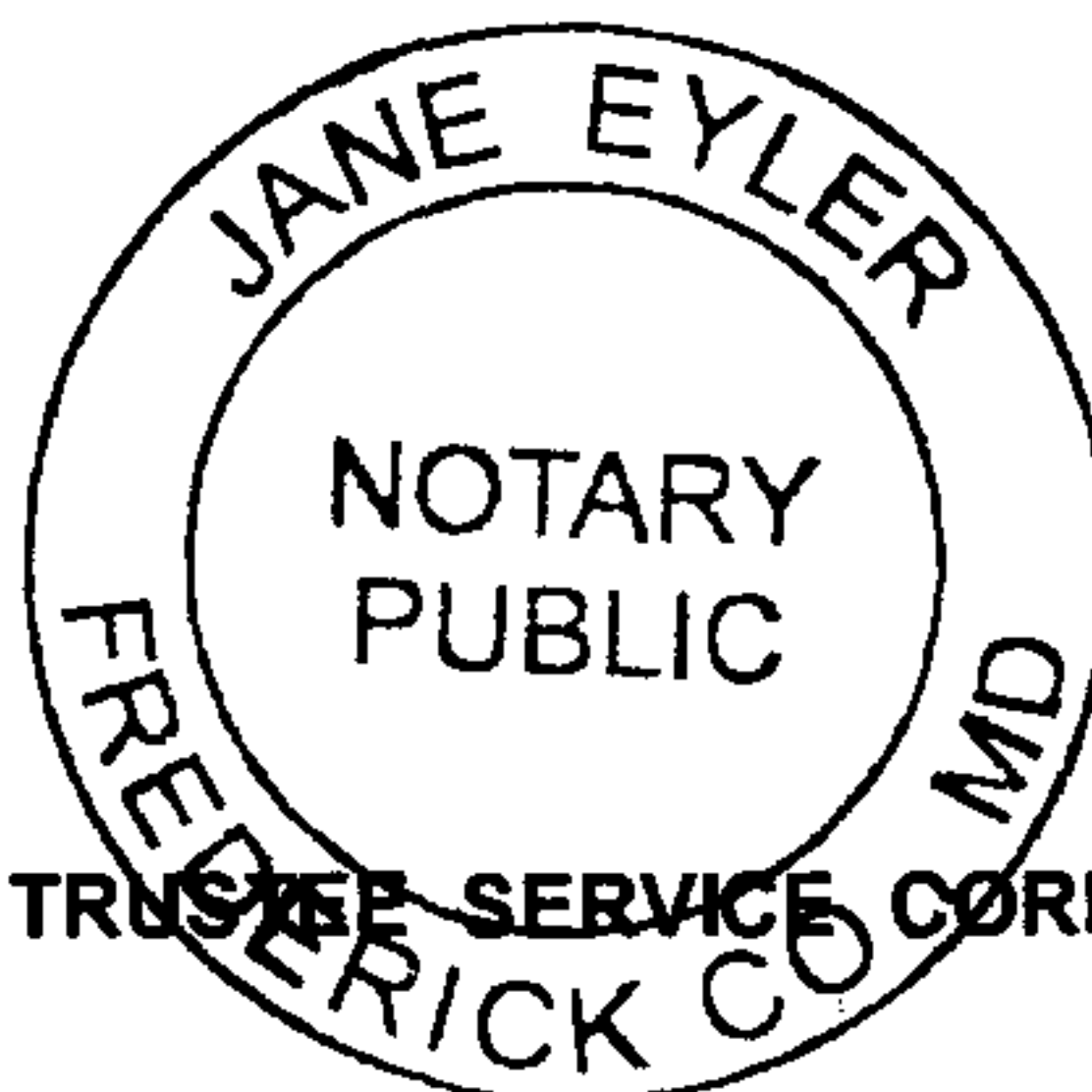


STATE OF Maryland
COUNTY OF Frederick

On June 10th, 2003, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared TERESA D. DIGGS, 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
JANE EYLER
Notary Expires: 11/01/2005



(This area for notarial seal)

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