

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

KENNETH J KOZLOWSKI
2508 BIRKSHIRE CIR
HOOVER, AL 35244-1665

2000046690

DISCHARGE OF MORTGAGE

CITIMORTGAGE, INC. #:2000046690 "KOZLOWSKI" Lender ID:5002/1678193983 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 KENNETH J. KOZLOWSKI AND JANIS M.
KOZLOWSKI, HUSBAND AND WIFE to secure payment of the principal sum of \$274,000.00 plus interest, originally
to CITIBANK, F.S.B., in the County of Shelby, and the State of Alabama, Dated: 04/30/2001 Recorded: 05/04/2001
in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 2001-17812, 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 July 7th, 2003

By: [Signature]
A. JANE SHOWS, Vice-President

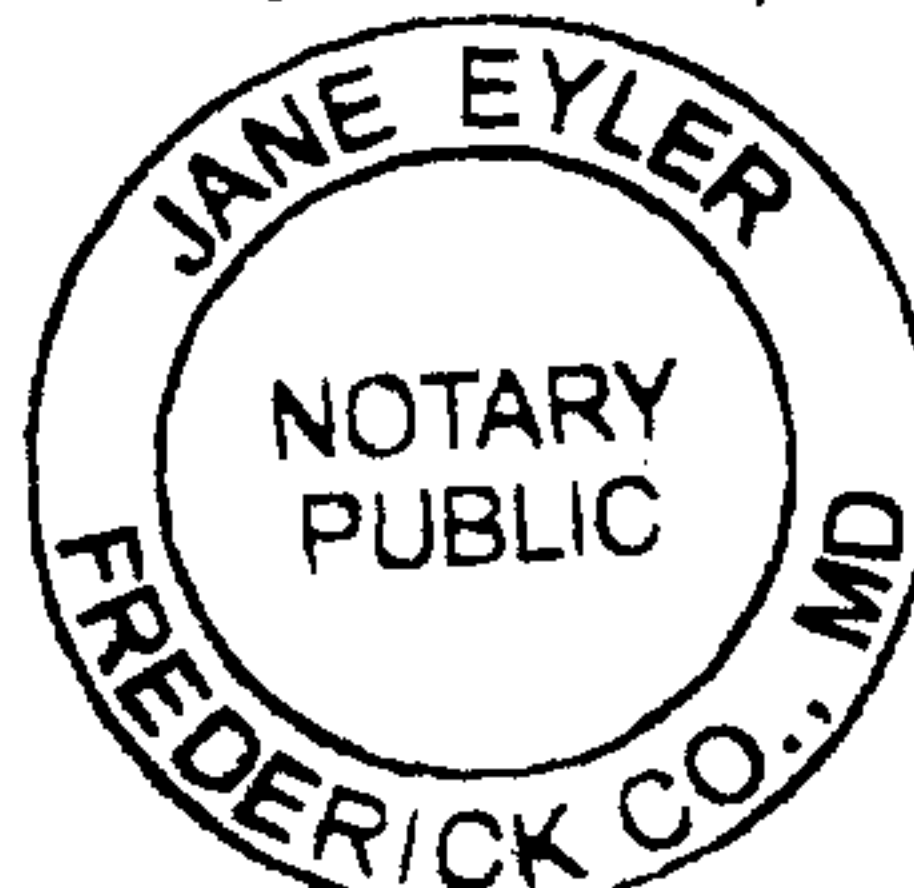


STATE OF Maryland
COUNTY OF Frederick

On July 7th, 2003, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland,
personally appeared A. JANE SHOWS, 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,

[Signature]
JANE EYLER
Notary Expires: 11/01/2005



(This area for notarial seal)

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