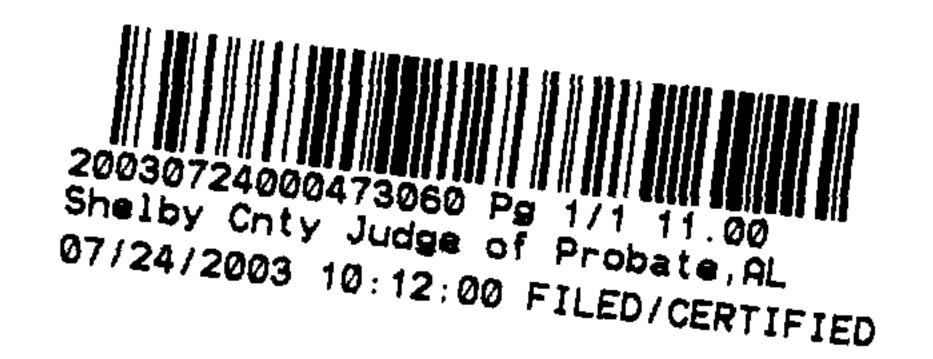
Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

YVONNE GANDY 5244 DRESDEN ROAD BIRMINGHAM, AL 35210-2926



0011964460

DISCHARGE OF MORTGAGE

CITIMORTGAGE, INC. #:0011964460 "GANDY" Lender ID:5523/1679044096 Shelby, Alabama MERS #: 1000144-2000114835-4 VRU #: 1-888-679-6377

KNOW ALL MEN BY THESE PRESENTS, that MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by YVONNE GANDY AN UNMARRIED PERSON to secure payment of the principal sum of \$104,400.00 plus interest, originally to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., in the County of Shelby, and the State of Alabama, Dated: 11/12/2001 Recorded: 11/19/2001 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 200114/6058, 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).

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC

On July 16th, 2003

PATTI K. MILLER, Vice-President

STATE OF Maryland COUNTY OF Frederick

On July 16th, 2003, before me, Randy N. Langdon, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared PATTI K. MILLER, 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 hereunts set my hand and official seal,

NOTARY

PUBLIC

WITNESS my hand and official seal,

RANDY N. LANGDON

Notary Expires: 04/07/2007

(This area for notarial seal)

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