

Recording Requested By:
Charter One Mortgage Corp.

When Recorded Return To:

LINDA JENNINGS
Charter One Mortgage Corp.
10561 Telegraph Road
Glen Allen, VA 23059

DISCHARGE OF MORTGAGE

CHARTER ONE MORTGAGE CORP. #:0012081451 "CULBRETH" Lender ID:081/0012081451 Shelby, Alabama
KNOW ALL MEN BY THESE PRESENTS, that CHARTER ONE MORTGAGE CORP., hereinafter referred to as the
Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by JAMES R. CULBRETH
AND SUZANNE B. CULBRETH to secure payment of the principal sum of \$22,900.00 plus interest, originally to
CHARTER ONE MORTGAGE CORP., in the County of Shelby, and the State of Alabama, Dated: 12/13/2001
Recorded: 12/19/2001 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 2001-55586, 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).

CHARTER ONE MORTGAGE CORP.
On July 23rd, 2003

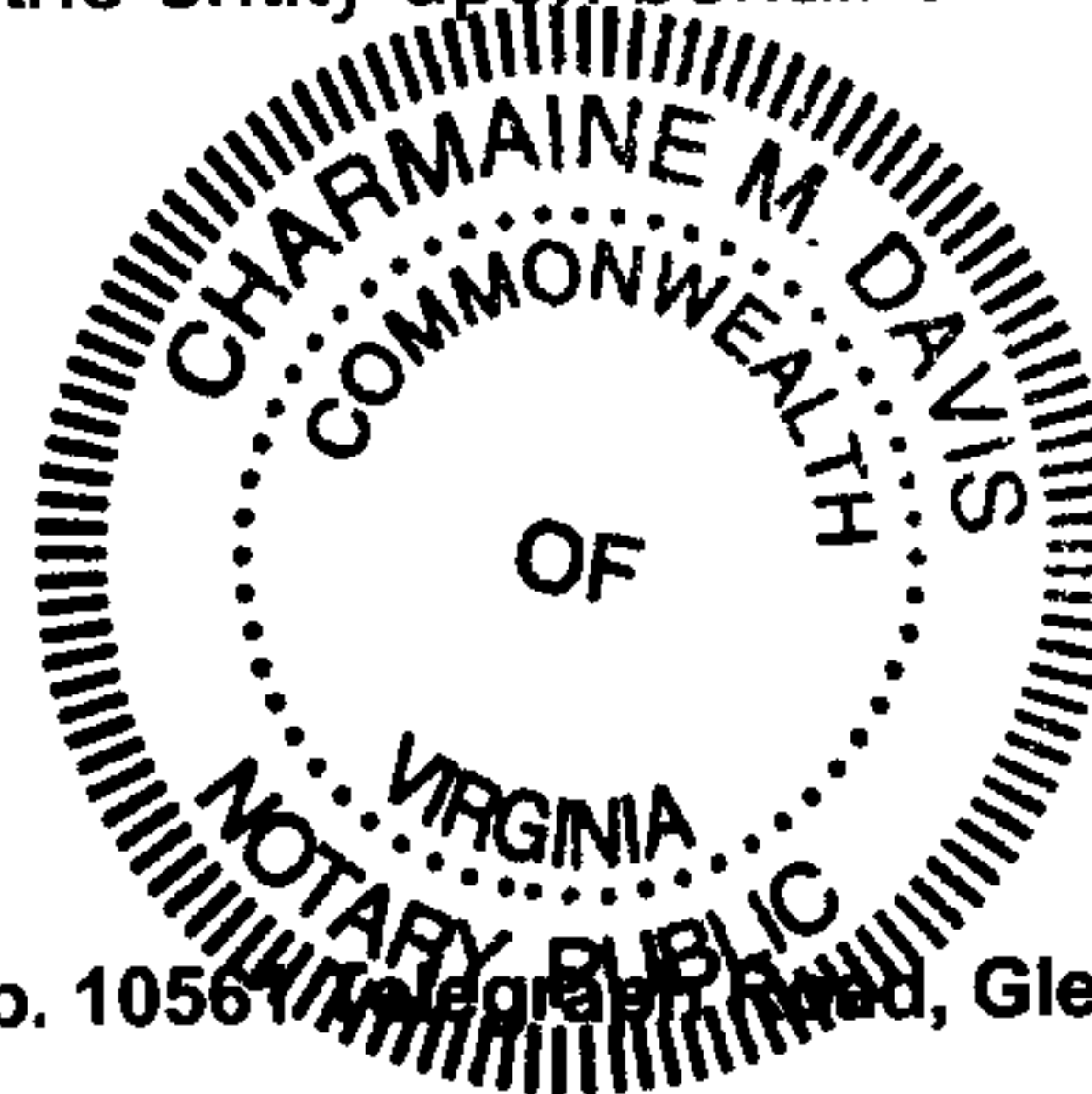
By: Betsy S. Morano
BETSY S. MORANO, Assistant
Vice-President

STATE OF Virginia
COUNTY OF Henrico

On July 23rd, 2003, before me, CHARMAINE M. DAVIS, a Notary Public in and for Henrico in the State of Virginia,
personally appeared BETSY S. MORANO, Assistant Vice-President, personally known to me (or proved to me on the
basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and
acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by
his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted,
executed the instrument.

WITNESS my hand and official seal

Charmaine M. Davis
CHARMAINE M. DAVIS
Notary Expires: 08/31/2006



(This area for notarial seal)

Prepared By: Charmaine Davis, Charter One Mortgage Corp. 10561 Telegraph Road, Glen Allen, VA 23059 (800) 234-6002