

Recording Requested By:
CITICORP TRUST BANK, FSB

When Recorded Return To:

KAREN SPARROW
CITICORP TRUST BANK, FSB
7467 NEW RIDGE ROAD
HANOVER, MD 21076

DISCHARGE OF MORTGAGE

CITICORP TRUST BANK, FSB #:0004533117 "HOWELL" Lender ID:31000/0004533117 Shelby, Alabama
KNOW ALL MEN BY THESE PRESENTS, that CITICORP TRUST BANK, FSB FORMERLY KNOWN AS
TRAVELERS BANK & TRUST, FSB, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a
certain Mortgage made and executed by MICHAEL L. HOWELL AND CYNTHIA M HOWELL, HUSBAND AND WIFE
to secure payment of the principal sum of \$114,977.14 plus interest, originally to TRAVELERS BANK & TRUST,
FSB, in the County of Shelby, and the State of Alabama, Dated: 06/07/2001 Recorded: 06/13/2001 in
Book/Reel/Liber: NA Page/Folio: NA as Instrument No.: 2001-24238, 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).

CITICORP TRUST BANK, FSB FORMERLY KNOWN AS TRAVELERS BANK & TRUST, FSB
On August 18th, 2003

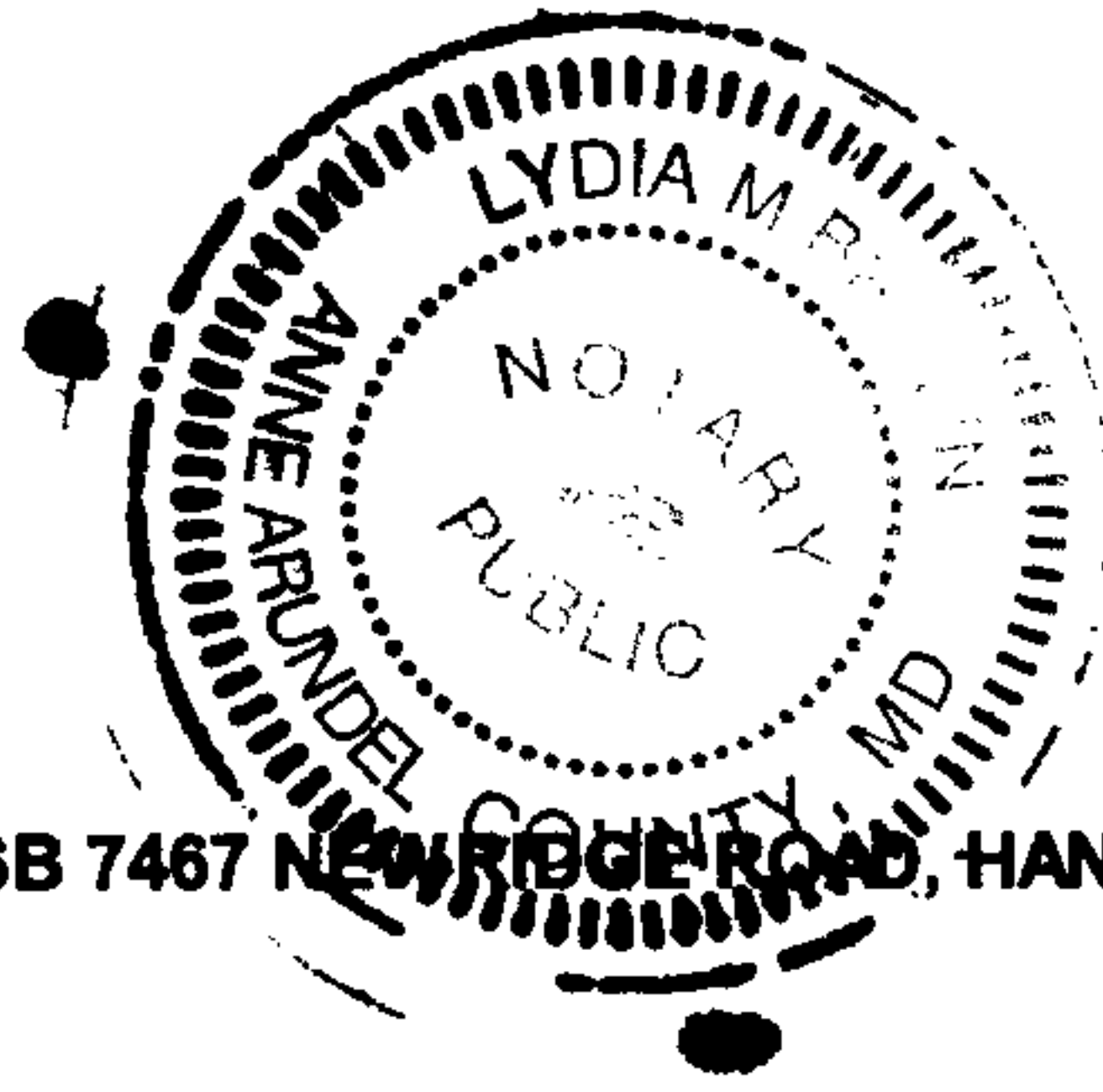
By: Barbara Delss
BARBARA DELSS, Assistant
Vice-President

STATE OF Maryland
COUNTY OF Anne Arundel

On August 18th, 2003, before me, LYDIA M. BROWN, a Notary Public in and for Anne Arundel in the State of
Maryland, personally appeared BARBARA DELSS, 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,

Lydia M. Brown
LYDIA M. BROWN
Notary Expires: 01/24/2005



(This area for notarial seal)

Prepared By: Tammy Pate, CITICORP TRUST BANK, FSB 7467 NEW RIDGE ROAD, HANOVER, MD 21076 800-898-1265