

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

PETER KRAMER
121 BELFORD WAY
ALABASTER, AL 35007

DISCHARGE OF MORTGAGE

CITIMORTGAGE, INC. #:0626187881 "KRAMER" Lender ID:3510/440479398 Shelby, Alabama
MERS #: 100052599857764191 VRU #: 1-888-679-6377

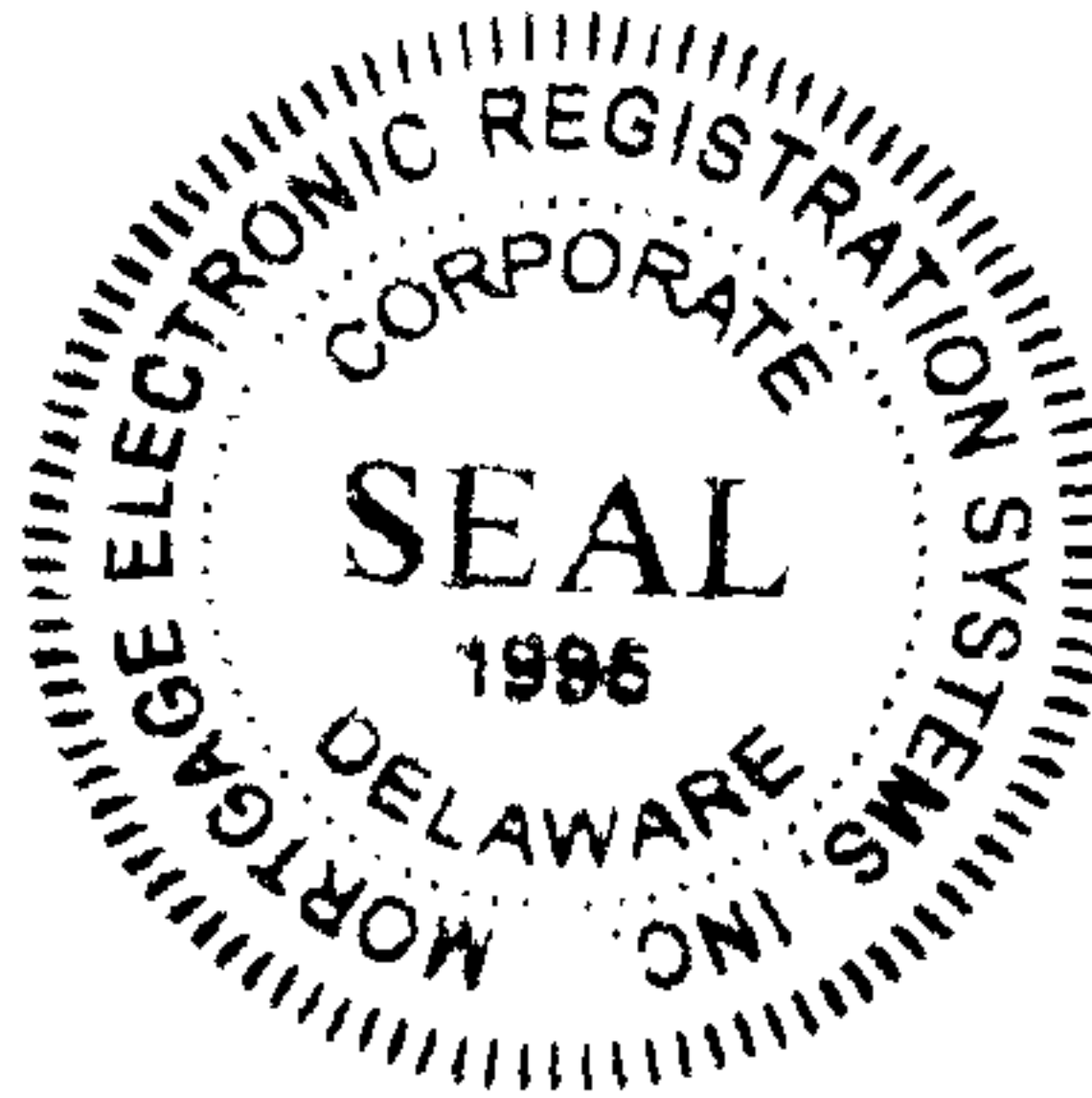
KNOW ALL MEN BY THESE PRESENTS, that MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by PETER DANIEL KRAMER AND MARY ANN KRAMER, HUSBAND AND WIFE to secure payment of the principal sum of \$93,000.00 plus interest, originally to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., in the County of Shelby, and the State of Alabama, Dated: 01/07/2002 Recorded: 01/15/2002 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 2002-02444, 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 November 12th, 2003

By: 
A. JANE SHOWS, Vice-President

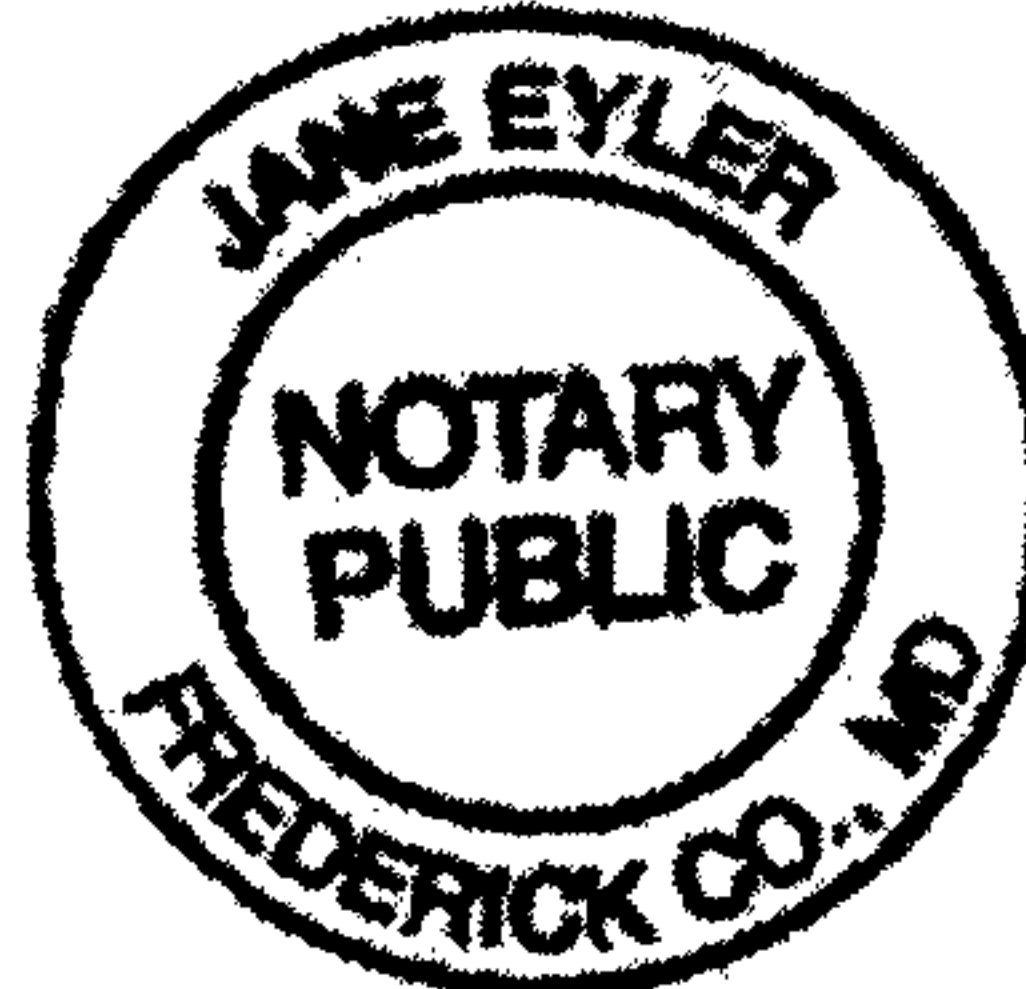


STATE OF Maryland
COUNTY OF Frederick

On November 12th, 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,


JANE EYLER
Notary Expires: 11/01/2005



Prepared By: Derrick Williams, VERDUGO TRUSTEE SERVICE CORPORATION PO BOX 9443, GAITHERSBURG, MD
20898-9443 1-866-558-3662