

Recording Requested By:
CITIFINANCIAL MORTGAGE COMPANY, INC.

When Recorded Return To:

WANDA JONES
VERDUGO TRUSTEE SERVICE CORP.
P.O. BOX 9443
DEPT. 1020/ CFMC
GAITHERSBURG, MD 20898-9443

DISCHARGE OF MORTGAGE

CITIFINANCIAL MORTGAGE COMPANY #:0003124955 "WATKINS" Lender ID:11004/ESERVE Shelby, Alabama
KNOW ALL MEN BY THESE PRESENTS, that Citifinancial Mortgage Company, Inc. Successor In Interest by merge to Associates Home Equity Services, Inc., hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by JEFFERY WATKINS AND ANNETTE WATKINS, HUSBAND AND WIFE to secure payment of the principal sum of \$65,000.00 plus interest, originally to HOME TOWN MORTGAGE SERVICES, INC., A CORPORATION, in the County of Shelby, and the State of Alabama, Dated: 03/03/2000 Recorded: 03/13/2000 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 200003/6089, 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).

Citifinancial Mortgage Company, Inc. Successor In Interest by merge to Associates Home Equity Services, Inc.
On December 16th, 2003

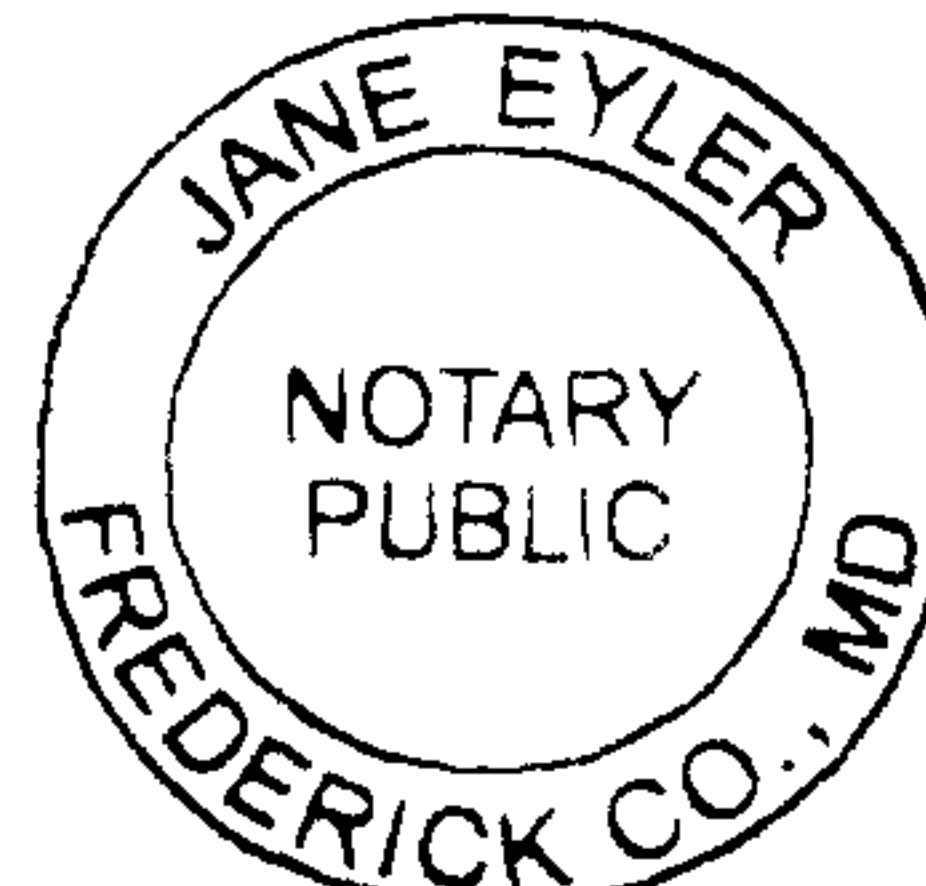
By: [Signature]
MERHL GIBSON, Vice-President

STATE OF Maryland
COUNTY OF Frederick

On December 16th, 2003, before me, JANE EYLER, a Notary Public in and for Frederick in the State of Maryland, personally appeared MERHL GIBSON, 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,

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



(This area for notarial seal)

Prepared By: Vinod X Goswami, VERDUGO TRUSTEE SERVICE CORPORATION P.O. BOX 9443, DEPT. 1020/ CFMC, GAITHERSBURG, MD 20898-9443