

Recording Requested By:
Charter One Mortgage Corp.

When Recorded Return To:

LINDA JENNINGS
Charter One Mortgage Corp.
P.O. BOX 6260
Glen Allen, VA 23058-9962



DISCHARGE OF MORTGAGE

CHARTER ONE MORTGAGE CORP. #:0013834197 "RUGGERIO" Lender ID:240/1681808703 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 M RUGGERIO AND
ANN MARIE RUGGERIO to secure payment of the principal sum of \$300,700.00 plus interest, originally to
CHARTER ONE MORTGAGE CORP., in the County of Shelby, and the State of Alabama, Dated: 06/13/2002
Recorded: 06/24/2002 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 20020624000293590, 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).

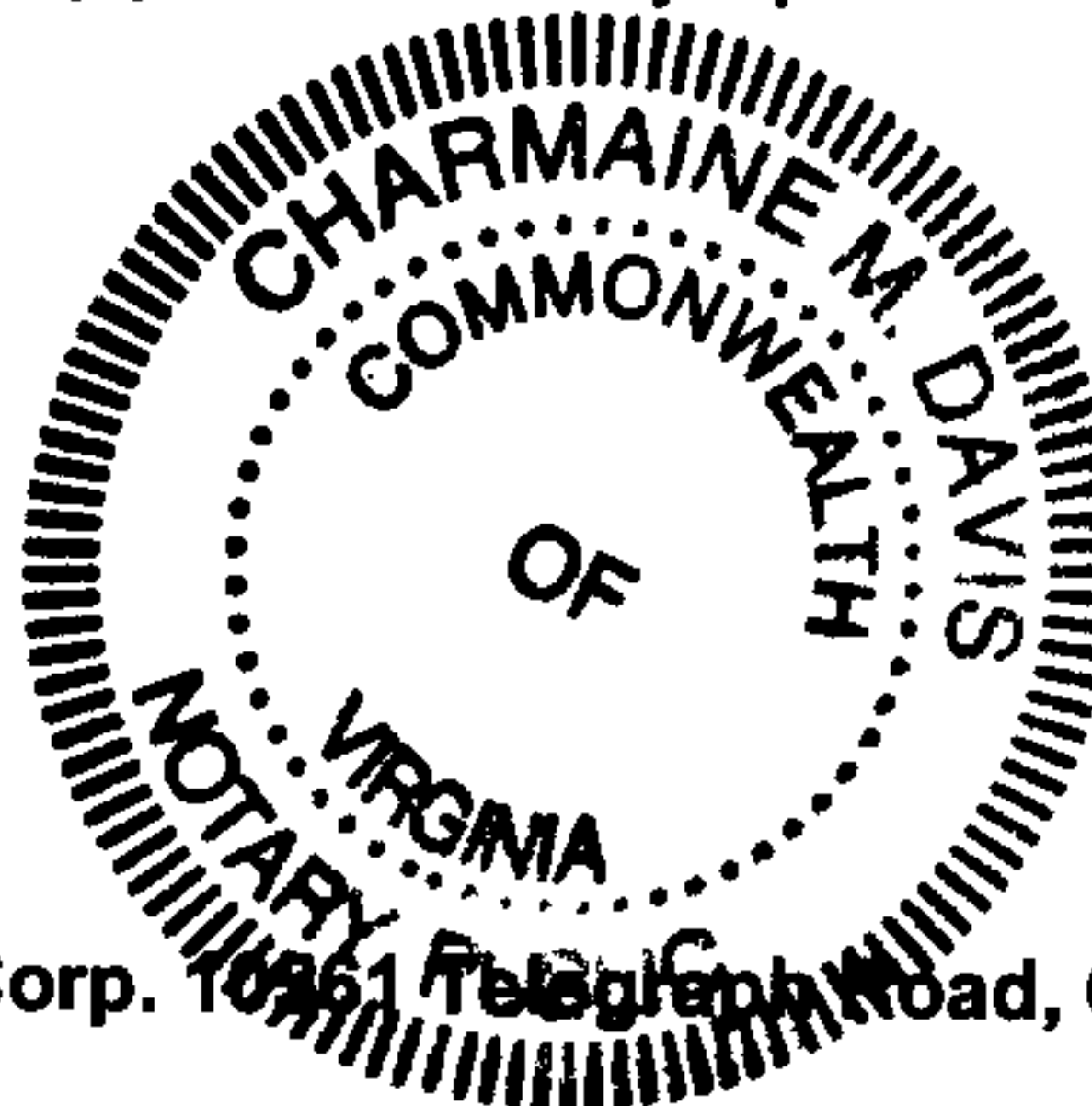
CHARTER ONE MORTGAGE CORP.
On December 29th, 2003

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

STATE OF Virginia
COUNTY OF Henrico

On December 29th, 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 M. Davis, Charter One Mortgage Corp. 10951 Telegraph Road, Glen Allen, VA 23059 (800)
234-6002