

Recording Requested By:

When Recorded Return To:

TERRY PALMER
111 18TH AVE
CALERA, AL 00000

DISCHARGE OF MORTGAGE

Network Branch #:0100610204016 "PALMER" Shelby, Alabama
KNOW ALL MEN BY THESE PRESENTS, that CITIFINANCIAL CORPORATION, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by TERRY PALMER AND WIFE, LINDA PALMER to secure payment of the principal sum of \$69,669.16 plus interest, originally to CITIFINANCIAL CORPORATION, in the County of Shelby, and the State of Alabama, Dated: 08/03/2001 Recorded: 08/08/2001 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 2001-33393, 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 CORPORATION
On February 13th, 2004

By: 
GERALDINE SIMPSON, Vice-President

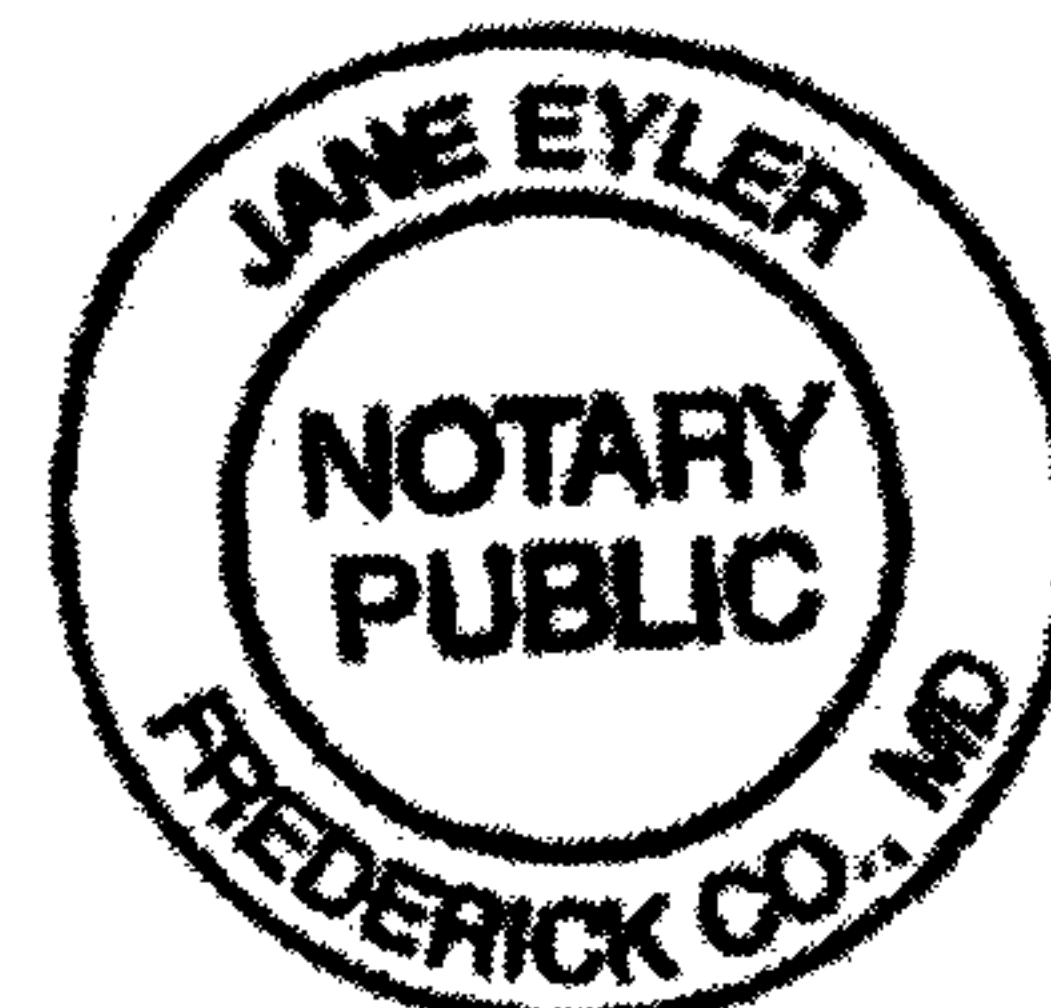


STATE OF Maryland
COUNTY OF Frederick

On February 13th, 2004, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared GERALDINE SIMPSON, 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: Todd Krzysiak, VERDUGO TRUSTEE SERVICE CORPORATION PO BOX 9443, GAITHERSBURG, MD
20898-9443 1-800-777-1708