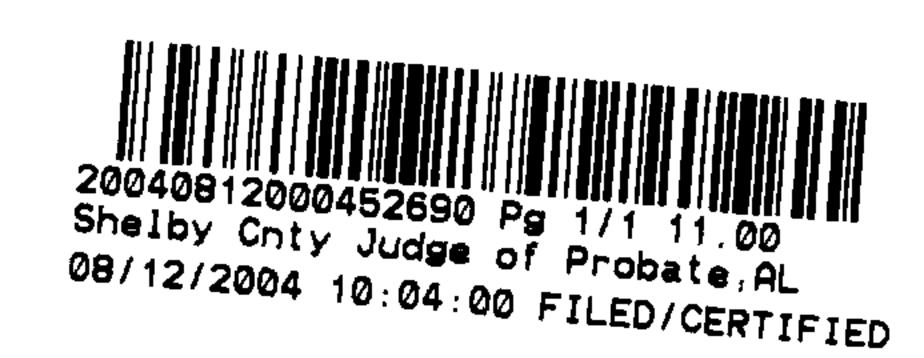
Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION



When Recorded Return To:

DEBRA J KELLOGG 4901 INDIAN VALLEY ROAD BIRMINGHAM, AL 35244

DISCHARGE OF MORTGAGE

Network Branch #:0103220119107 "KELLOGG" Shelby, Alabama PIF: 07/26/2004 KNOW ALL MEN BY THESE PRESENTS, that COMMERCIAL CREDIT OF ALABAMA, INC. NOW KNOWN AS CITIFINANCIAL CORPORATION, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by DEBRA J. KELLOGG, AN UNMARRIED WOMAN to secure payment of the principal sum of \$16,694.68 plus interest, originally to COMMERCIAL CREDIT OF ALABAMA, INC., in the County of Shelby, and the State of Alabama, Dated: 09/17/1998 Recorded: 09/18/1998 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 1998-36604, 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).

COMMERCIAL CREDIT OF ALABAMA, INC. NOW KNOWN AS CITIFINANCIAL CORPORATION On August 4th, 2004

SHARON E. WILLIAMS, Vice-President

STATE OF Maryland COUNTY OF Frederick

On August 4th, 2004, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared SHARON E. WILLIAMS, 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,

Notary Expires: 11/01/2005

JANE EYLER

NOTARY PUBLIC PRICK CO.

Prepared By: Patti Miller, VERDUGO TRUSTEE SERVICE CORPORATION PO BOX 9443, GAITHERSBURG, MD 20898-9443 1-800-777-1708