20041012000562440 Pg 1/1 11.00 Shelby Cnty Judge of Probate, AL 10/12/2004 09:17:00 FILED/CERTIFIED

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. #:0014228332 "RICHARDS" Lender ID:240/1683603241 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 FRANK H RICHARDS AND MARTHA W RICHARDS to secure payment of the principal sum of \$75,000.00 plus interest, originally to CHARTER ONE MORTGAGE CORP., in the County of Shelby, and the State of Alabama, Dated: 10/28/2002 Recorded: 11/04/2002 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 20021104000545590, 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 October 5th, 2004

BETSY'S. MORANO, Assistant Vice-President

STATE OF Virginia COUNTY OF Henrico

On October 5th, 2004, before me, FELICIA F. GILES, 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,

Notary Expires: 10/3/1/2006

Prepared By: Felicia F. Giles, Charter One Mortgage Corp. 10561 Telegraph Boad, Glen Allen, Vet 23059 (800) 234-6002

(in its area for notarial seal)

WIND BLIC WILLIAM