

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

JAMES ROY
1110 EAGLE DR
MAYLENE, AL 35114

DISCHARGE OF MORTGAGE

Network Branch #:0103220213439 "ROY" Shelby, Alabama PIF:

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 JAMES THOMAS ROY AND WIFE, TAMMY LYNETTE EDWARDS ROY to secure payment of the principal sum of \$79,104.03 plus interest, originally to CITIFINANCIAL CORPORATION, in the County of Shelby, and the State of Alabama, Dated: 05/22/2001 Recorded: 05/25/2001 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 2001-21350, 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 November 30th, 2004

By: _____
MERHL GIBSON, Vice-President

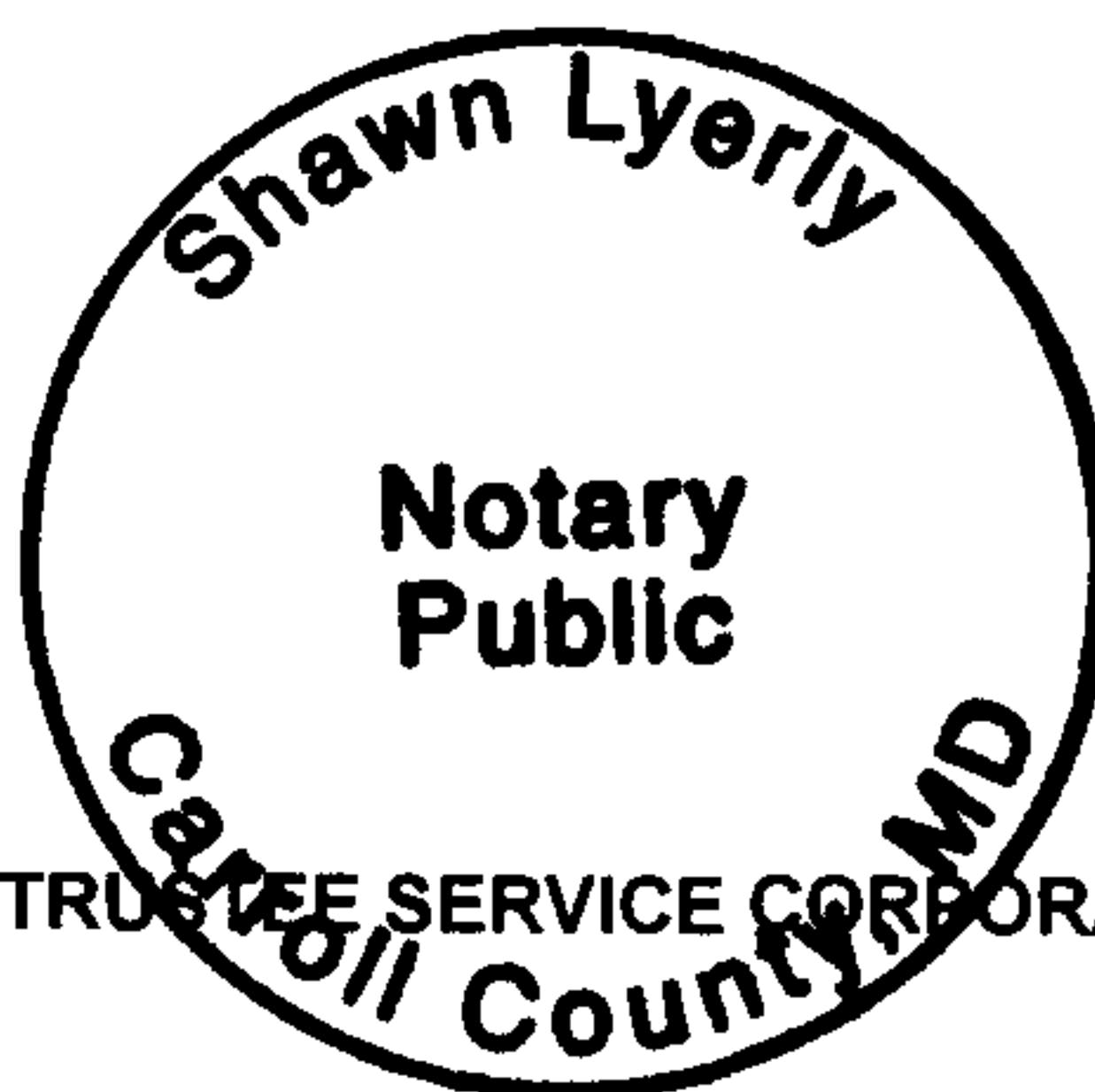


STATE OF Maryland
COUNTY OF Carroll

On November 30th, 2004, before me, SHAWN LYERLY, a Notary Public in and for Carroll 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,

SHAWN LYERLY
Notary Expires: 10/06/2008



(This area for notarial seal)

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