02/25/2005 14:50:00 FILED/CERTIFIED

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

JAMES SMITH **528 SAINT LAUREN WAY** BIRMINGHAM, AL 35242

DISCHARGE OF MORTGAGE

CITIMORTGAGE, INC. #:0626254608 "SMITH" Lender ID:3702/751344087 Shelby, Alabama

MERS #: 100052599923864264 VRU #: 1-888-679-6377

KNOW ALL MEN BY THESE PRESENTS, that MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by JAMES L. SMITH AND CHERYL J. SMITH, HUSBAND AND WIFE, JOINT TENANCY WITH FULL RIGHTS OF SURVIVORSHIP to secure payment of the principal sum of \$237,500.00 plus interest, originally to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC, in the County of Shelby, and the State of Alabama, Dated: 03/19/2003 Recorded: 03/28/2003 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 20030328000186320, 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).

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. On February 16th, 2005

By: MERHL GIBSON, Vice-President

STATE OF Maryland

COUNTY OF Frederick

On February 16th, 2005, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared MERHL GIBSON, 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: Sherry L. Sheffler, VERDUGO TRUSTEE SERVICE CORPORATION PO BOX 9443, GAITHERSBURG, MD 20898-9443 1-866-558-3662