

Recording Requested By: CITIFINANCIAL MORTGAGE COMPANY, INC.

When Recorded Return To:

SHANNON MURPHY 212 DEVON DRIVE BIRMINGHAM, AL 35209

DISCHARGE OF MORTGAGE

CITIFINANCIAL MORTGAGE CORPORATION #:5001410785 "NIPPER" Lender ID:11004/ESERVE Shelby, Alabama PIF: 02/25/2005

KNOW ALL MEN BY THESE PRESENTS, that Citifinancial Mortgage Company, Inc. Successor In Interest by merge to Associates Home Equity Services, Inc. Successor In Interest by Merge to Ford Consumer Finance Company, Inc., hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by SHANNON KAYE NIPPER A/K/A SHANNON MURPHY, A SINGLE WOMAN to secure payment of the principal sum of \$194,750.00 plus interest, originally to CITIFINANCIAL MORTGAGE COMPANY, INC., in the County of Shelby, and the State of Alabama, Dated: 10/24/2003 Recorded: 11/10/2003 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 20031110000745070, 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 Mortgage Company, Inc. Successor In Interest by merge to Associates Home Equity Services, Inc. Successor In Interest by Merge to Ford Consumer Finance Company, Inc.

On March 17th, 2005

MERHL GIBSON, Vice-President

STATE OF Maryland COUNTY OF Frederick

On March 17th, 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: V. Robin Rau, VERDUGO TRUSTEE SERVICE CORPORATION P.O. BOX 9443, DEPT. 1020/ CFMC, GAITHERSBURG, MD 20898-9443