

YOLANDA GONZALES

Notary Public - State of Nevada

Appointment Recorded in Washoe County

No: 03-83306-2 - Expires August 8, 2007

RECORDING REQUESTED BY / RETURN TO: Peelle Management Corporation P.O. Box 30014, Reno, NV 89520-9827

Discharge Of Mortgage

WHEREAS the indebtedness secured by the mortgage described below has been fully paid and satisfied, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC,

as nominee for CITIZENS BANK

owner and holder of the debt, hereby declares that the lien of said mortgage is forever discharged and satisfied.

Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC Original Mortgagor: JAMES N LLOYD AKA JAMES LLOYD, ELIZABETH R LLOYD Recorded in Shelby County, Alabama, on 04/07/03 as Inst. # 2003-206350

Tax ID: 163050000015003

Date of mortgage: 03/26/03 Amount of mortgage: \$230000.00

DATE OF SATISFACTION: 03/28/05

NOW THEREFORE, the recorder or clerk of said county is hereby instructed to record this instrument and to cancel, release, and discharge the mortgage in accordance with the regulations of said state and county.

DATED: 04/18/2005

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC

as nominee, for CITIZENS BANK

Marshe Craine

Vice President

State of Nevada County of Washoe

On 04/18/2005, before me, the undersigned, a Notary Public for said County and State, personally appeared Marshe Craine, personally known to me to be the person that executed the foregoing instrument, and acknowledged that she is Vice President of

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC

as nominee for CITIZENS BANK

and that she executed the foregoing instrument pursuant to a resolution of its board of directors and that such execution was done as the free act and deed of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC

as nominee for CITIZENS BANK.

Notary: Yolanda Gonzales

My Commission Expires: 08/08/07

Prepared by: E. N. Harrison, Peelle Management Corporation, 4690 Longley Lane, Suite #8, Reno, NV 89502

LN# 1462565 Investor LN# 1293291548 P.I.F.: 03/28/05

FINAL RECON.m 90844 Clt: Inv#MERS id2 04/18/05 01-117 AL Shelby 4210:1 87 MERS Tel.#: 1-888-679-6377

MIN#: 1001830-0000001210-1