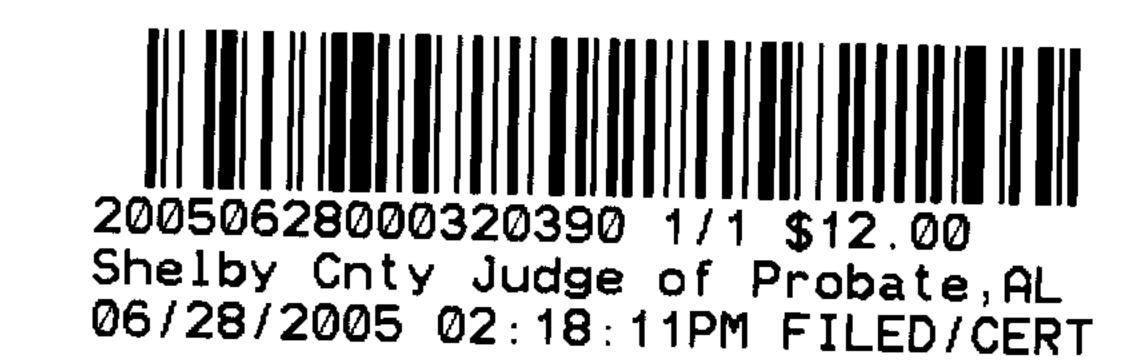
Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

KENNETH J KOZLOWSKI 17222 W HERMOSA DR SURPRISE, AZ 85387



DISCHARGE OF MORTGAGE

CITIMORTGAGE, INC. #:2000493256 "KOZLOWSKI" Lender ID:5002/1685793868 Shelby, Alabama KNOW ALL MEN BY THESE PRESENTS, that CITIBANK, F.S.B. BY AND THROUGH IT'S ATTORNEY IN FACT CITIMORTGAGE, INC. F/K/A CITICORP MORTGAGE, INC., hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by KENNETH J. KOZLOWSKI AND JANIS M. KOZLOWSKI, AS JOINT TENANTS WITH RIGHTS OF SUR VIVORSHIP to secure payment of the principal sum of \$273,147.00 plus interest, originally to CITIBANK, F.B.S.., in the County of Shelby, and the State of Alabama, Dated: 01/23/2003 Recorded: 02/17/2003 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 20030217000097440, 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).

CITIBANK, F.S.B. BY AND THROUGH IT'S ATTORNEY IN FACT CITIMORTGAGE, INC. F/K/A CITICORP MORTGAGE, INC. POA: 10/18/2001 as Instrument No.: 2001-45109

On June 17th, 2005

By: ______ MERHL GIBSON, Vice-President

STATE OF Maryland COUNTY OF Frederick

On June 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

NOTARY PUBLIC PRICK CO.

Prepared By: Sherry L Sheffler, VERDUGO TRUSTEE SERVICE CORPORATION PO BOX 9443, GAITHERSBURG, MD 20898-9443 1-800-283-7918