

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

MICHAEL BAILEY 1014 BURNT PINE DR MAYLENE, AL 35114

DISCHARGE OF MORTGAGE

Network Branch #:0103220123091 "BAILEY" Shelby, Alabama PIF: 10/31/2005 KNOW ALL MEN BY THESE PRESENTS, that COMMERCIAL CREDIT OF ALABAMA, INC. NOW KNOWN AS CITIFINANCIAL CORPORATION, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by MICHAEL R BAILEY AND KRISTI A BAILEY to secure payment of the principal sum of \$17,578.49 plus interest, originally to COMMERCIAL CREDIT OF ALABAMA, INC., in the County of Shelby, and the State of Alabama, Dated: 05/04/1999 Recorded: 05/06/1999 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 1999-19086, 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).

COMMERCIAL CREDIT OF ALABAMA, INC. NOW KNOWN AS CITIFINANCIAL CORPORATION On November 9th, 2005

STATE OF Maryland COUNTY OF Carroll

On November 9th, 2005, before me, SHAWN LYERLY, a Notary Public in and for Carroll County 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,

WITNESS my hand and official seal,

SHAWN LYERLY Notary Expires: 10/06/2008

executed the instrument.

Shawn Lyerly Notary Public Carroll County, MD

(This area for notarial seal)

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