

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

JOY O GRAVES 295 RETREAT LANE COLUMBIANA, AL 35051



DISCHARGE OF MORTGAGE

Network Branch #:0100610206474 "GRAVES" Shelby, Alabama PIF: 07/25/2006 KNOW ALL MEN BY THESE PRESENTS, that CITIFINANCIAL CORPORATION, LLC, A DELAWARE LIMITED LIABILITY COMPANY, SUCCESSOR BY REASON OF MERGER WITH CITIFINANCIAL CORPORATION 216, LLC. SUCCESSOR BY REASON OF MERGER WITH ASSOCIATES FINANCIAL SERVICES, INC., hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by JOY O GRAVES, A SINGLE WOMAN to secure payment of the principal sum of \$102,943.57 plus interest, originally to CITIFINANCIAL CORPORATION, LLC, in the County of Shelby, and the State of Alabama, Dated: 06/23/2006 Recorded: 06/27/2006 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 20060627000308130, 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 CORPORATION, LLC, A DELAWARE LIMITED LIABILITY COMPANY, SUCCESSOR BY REASON OF MERGER WITH CITIFINANCIAL CORPORATION 216, LLC, SUCCESSOR BY REASON OF MERGER WITH ASSOCIATES FINANCIAL SERVICES, INC.

On August 29th, 2006

GERALDINE M SIMPSON,

Vice-President

STATE OF Maryland COUNTY OF Carroll

On August 29th, 2006, before me, SHAWN LYERLY, a Notary Public in and for Carroll in the State of Maryland, personally appeared GERALDINE M SIMPSON, 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, executed the instrument.

WITNESS my hand and official seal,

Notary Expires: 10/06/2008

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