

Recording Requested By:
CHARTER ONE BANK, N.A.

When Recorded Return To:

CHARTER ONE BANK, N.A.
CONSUMER FINANCE OPERATIONS
ONE CITIZENS DRIVE (RJW215)
RIVERSIDE, RI 02915




DISCHARGE OF MORTGAGE

CHARTER ONE BANK, N.A. #:9930090545 "SMITHERS" Shelby, Alabama
KNOW ALL MEN BY THESE PRESENTS, that RBS Citizens, N.A., f/k/a Citizens Bank, N.A. s/b/m to CHARTER ONE BANK, N.A. F/K/A CHARTER ONE BANK, F.S.B., hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by MARK E SMITHERS, A SINGLE PERSON AND KATHY J TRESKOTT, A SINGLE PERSON to secure payment of the principal sum of \$24,700.00 plus interest, originally to CHARTER ONE BANK, F.S.B., in the County of Shelby, and the State of Alabama, Dated: 09/30/1999 Recorded: 10/07/1999 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 1999-41755, 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).

RBS Citizens, N.A., f/k/a Citizens Bank, N.A. s/b/m to CHARTER ONE BANK, N.A. F/K/A CHARTER ONE BANK, F.S.B.
On February 14th, 2008

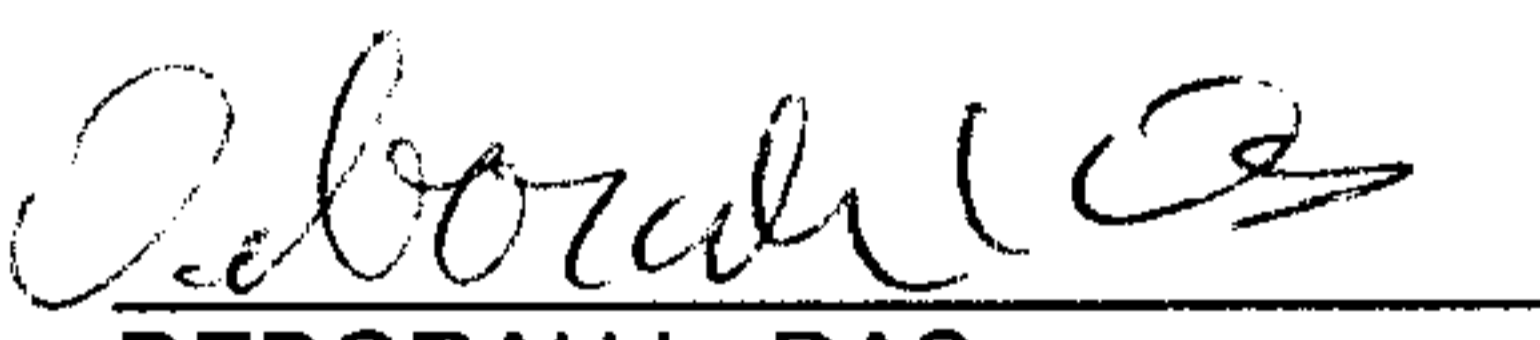
By: 
Melissa Collamati, Officer

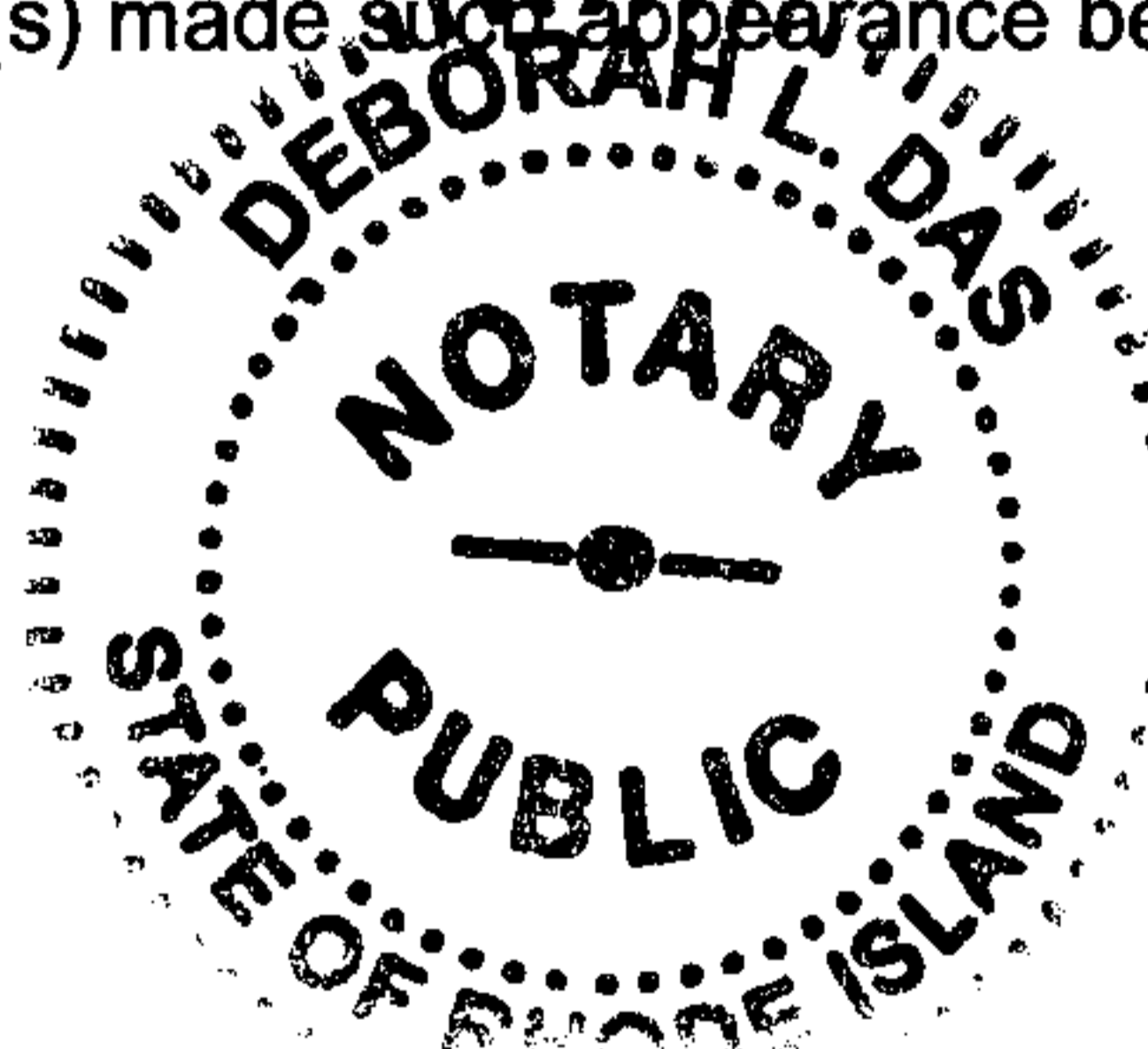


STATE OF Rhode Island
COUNTY OF KENT

On February 14th, 2008 before me, DEBORAH L. DAS, a Notary Public in and for the city/town of WARWICK in the State of Rhode Island, personally appeared Melissa Collamati, Officer, 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, and that such individual(s) made such appearance before the undersigned in the city/town of WARWICK.

WITNESS my hand and official seal,


DEBORAH L. DAS
Notary Expires: 05/31/2009



(This area for notarial seal)

Prepared By: Cristina Gravel, CHARTER ONE BANK, N.A. 1 CITIZENS DRIVE, RJW 215, RIVERSIDE, RI 02915 (888) 708-3411