

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

JOSEPH RAMSEY 80 HUMPHRIES CIR VINCENT, AL 35178

DISCHARGE OF MORTGAGE

Network Branch #:0103220141374 "RAMSEY" Shelby, Alabama PIF: 12/19/2008 KNOW ALL MEN BY THESE PRESENTS, that CITIFINANCIAL CORPORATION, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by JOSEPH RAMSEY AND TAMMY RAMSEY HUSBAND AND WIFE to secure payment of the principal sum of \$11,237.00 plus interest, originally to CITIFINANCIAL CORPORATION, in the County of Shelby, and the State of Alabama, Dated: 10/23/2001 Recorded: 10/25/2001 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 2001-46078, 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 On January 5th, 2009

V. ROBIN RAU, Vice-President

SEAL SEAL MANNEY

Notary Public

STATE OF Maryland COUNTY OF Frederick

On this 5th day of January 2009, before me, the undersigned officer personally appeared V. ROBIN RAU, who made acknowledgment on behalf of CITIFINANCIAL CORPORATION, who acknowledges himself/herself to be the Vice-President of CITIFINANCIAL CORPORATION, a corporation, and that he/she as such Vice-President, being authorized so to do, executed the foregoing instrument in their capacity for the purposes therein contained, by signing the name of the corporation by himself/herself as Vice-President.

WITNESS my hand and official seal,

GLORIA BOHACEK Notary Expires: 03/25/2012

Notary Expires. 03/25/2012

Prepared By:

TERRI SHEFFLER, VERDUGO TRUSTEE SERVICE CORP PO BOX 9443(1-800-283-7918), GAITHERSBURG, MD 20898