

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 #:2000510282205 "GRAVES" Shelby, Alabama PIF: 10/29/2009 KNOW ALL MEN BY THESE PRESENTS, that CITIFINANCIAL, 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 \$136,500.69 plus interest, originally to CITIFINANCIAL CORPORATION, LLC, in the County of Shelby, and the State of Alabama, Dated: 08/18/2006 Recorded: 08/22/2006 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 20060822000410620, 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, INC. On November 13th, 2009

DONG DO, Vice-President

STATE OF Maryland COUNTY OF Frederick

On this 13th day of November 2009, before me, the undersigned officer personally appeared DONG DO, who made acknowledgment on behalf of CITIFINANCIAL, INC., who acknowledges himself/herself to be the Vice-President of CITIFINANCIAL, INC., 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,

CATHERINE P. BREEDEN Notary Expires: 07/29/2013

Catherine P. Breeden
Notary Public
Frederick Co., MD

Prepared By:
ALEXANDER NOPULOS, VERDUGO TRUSTEE SERVICE CORP PO BOX 9443(1-800-283-7918), GAITHERSBURG, MD 20898