

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

WILLIAM D HIGGINS
HOLLIE S HIGGINS
3021 BOWRON RD
HELENA, AL 35080-7126



DISCHARGE OF MORTGAGE

CITIMORTGAGE, INC. #:2005723873 "HIGGINS" Lender ID:08020/200874522 Shelby, Alabama
MERS #: 100022670000195638 VRU #: 1-888-679-6377

KNOW ALL MEN BY THESE PRESENTS, that MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by WILLIAM D HIGGINS AND HOLLIE S HIGGINS, HUSBAND AND WIFE to secure payment of the principal sum of \$166,470.00 plus interest, originally to FIRST LENDERS MORTGAGE CORPORATION, in the County of Shelby, and the State of Alabama, Dated: 09/05/2008 Recorded: 11/04/2008 as Instrument No.: 20081104000426980, is now Paid and Satisfied, and is therefore discharged.

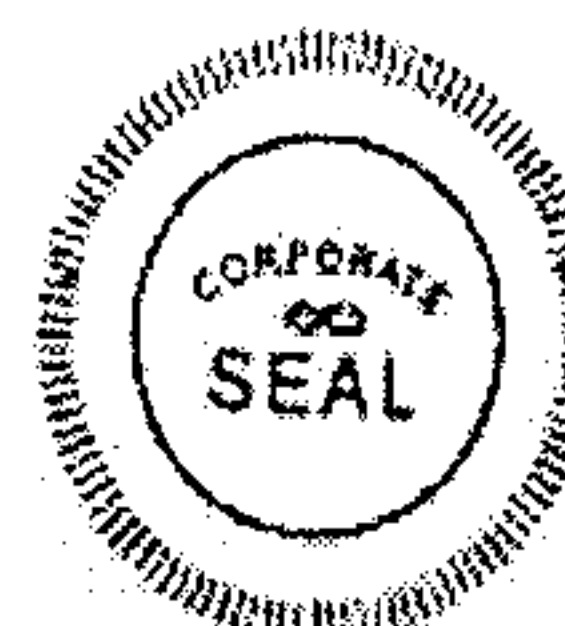
Assessor's/Tax ID No. 135211002066000, 135211002066000

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).

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
On November 24th, 2009

By: W L
WALTER H EICHELBERGER,
Vice-President

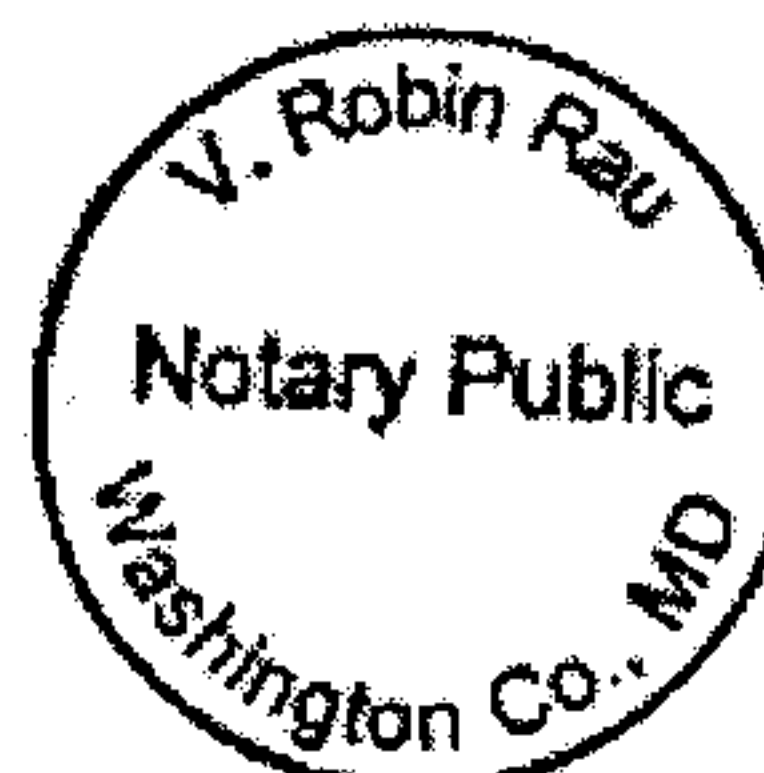


STATE OF Maryland
COUNTY OF Washington

On this 24th day of November 2009, before me, the undersigned officer personally appeared WALTER H EICHELBERGER, who made acknowledgment on behalf of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., who acknowledges himself/herself to be the Vice-President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, 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,

V. Robin Rau
V. ROBIN RAU
Notary Expires: 12/31/2011



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