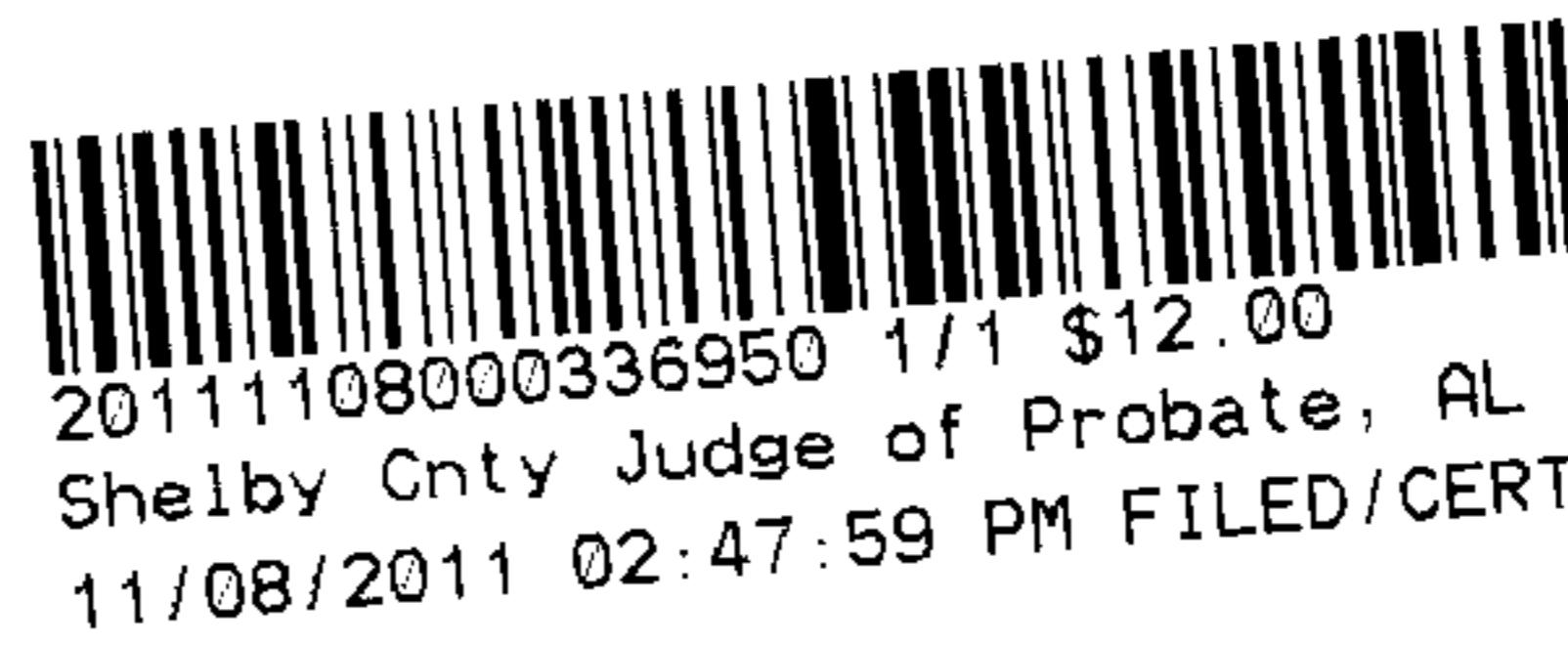


Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION



When Recorded Return To:

CAROL E COWLEY
5881 S SHADES CREST RD
BESSEMER, AL 35022-4119



RELEASE OF MORTGAGE

CITIMORTGAGE, INC. #:1119758431 "COWLEY" Lender ID:00093/4005683891 Shelby, Alabama
MERS #: 100011511197584312 SIS #: 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 CAROL ELIZABETH COWLEY to secure payment of the principal sum of \$100,000.00 plus interest, originally to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., in the County of Shelby, and the State of Alabama, Dated: 09/24/2007 Recorded: 10/03/2007 as Instrument No.: 20071003000463500, is now Paid and Satisfied, and is therefore discharged.

Assessor's/Tax ID No. 251010000003001

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 October 31st, 2011

By: _____
KENNETH C BALOGH, Assistant
Secretary



STATE OF Maryland
COUNTY OF Washington

On this 31st day of October 2011, before me, the undersigned officer personally appeared KENNETH C BALOGH, who made acknowledgment on behalf of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., who acknowledges himself/herself to be the Assistant Secretary of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., a corporation, and that he/she as such Assistant Secretary, 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 Assistant Secretary.

WITNESS my hand and official seal,

SHAWN LYERLY
Notary Expires: 10/06/2012

Shawn Lyerly
Notary Public
Frederick Co., MD

Prepared By:
NATASHA DISNEY, VERDUGO TRUSTEE SERVICE CORP PO BOX 10003, HAGERSTOWN, MD 21747-0003 1-800-283-7918