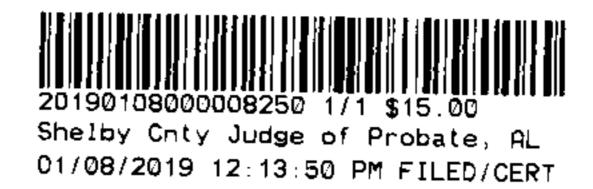
Recording Requested By: CITIZENS ONE HOME LOANS

When Recorded Return To:

LINDA JENNINGS CITIZENS ONE HOME LOANS P.O. BOX 6260 VAM 405 Glen Allen, VA 23058-9962





RELEASE OF MORTGAGE

CITIZENS ONE HOME LOANS #:******0489 "WATKINS" Lender ID:601/217374115 Shelby, Alabama MIN #: 100092213000076196 SIS #: 1-888-679-6377

KNOW ALL MEN BY THESE PRESENTS, that MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, ITS SUCCESSORS AND ASSIGNS, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by ROYCE L WATKINS AND SANDRA K WATKINS AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP to secure payment of the principal sum of \$376,000.00 plus interest, originally to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, ITS SUCCESSORS AND ASSIGNS, in the County of Shelby, and the State of Alabama, Dated: 11/23/2015 Recorded: 12/11/2015 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 20151211000423830, 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).

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, ITS SUCCESSORS AND ASSIGNS

On December 21st, 2018

COMMONWEALTH OF Virginia

LINDA B. JENNINGS, Assistant Secretary

COUNTY OF Henrico

By:

On December 21st, 2018, before me, CHARMAINE M. DAVIS, a Notary Public in and for Henrico in the State of Virginia, personally appeared LINDA B. JENNINGS, Assistant Secretary, 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.

WITNESS my hand and official seal,

CHARMAINE M. DAVIS

Notary Expires: 08/31/2022 #318745

CHARMAINE M. DAVIS

NOTARY PUBLIC

COMMONWEALTH OF VIRGINIA

COMMISSION ID# 318745

MY COMMISSION EXP. AUG. 31, 2022

(This area for notarial seal)

Prepared By: Charmaine M. Davis, CITIZENS ONE HOME LOANS 10561 Telegraph Road, Glen Allen, VA 23059 (800) 234-6002