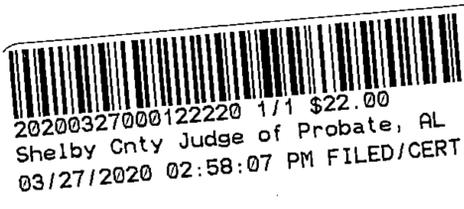


Recording Requested By:
CITIZENS ONE HOME LOANS

When Recorded Return To:

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



RELEASE OF MORTGAGE

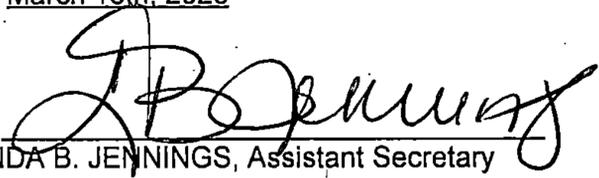
CITIZENS ONE HOME LOANS #:*****8133 "PONDER" Lender ID:FH2/935189416 Shelby, Alabama
MIN #: 100050250149004531 SIS #: 1-888-679-6377

KNOW ALL MEN BY THESE PRESENTS, that MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS MORTGAGEE, AS NOMINEE FOR FIRST FEDERAL BANK, ITS SUCCESSORS AND ASSIGNS, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by CHARLES G PONDER to secure payment of the principal sum of \$109,250.00 plus interest, originally to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS MORTGAGEE, AS NOMINEE FOR FIRST FEDERAL BANK, ITS SUCCESSORS AND ASSIGNS, in the County of Shelby, and the State of Alabama, Dated: 03/27/2015 Recorded: 04/20/2015 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 20150420000125030, 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).

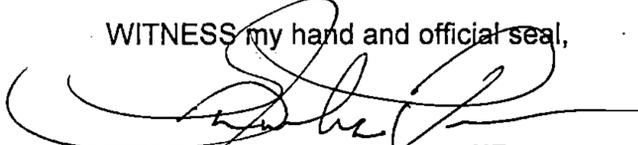
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS MORTGAGEE, AS NOMINEE FOR FIRST FEDERAL BANK, ITS SUCCESSORS AND ASSIGNS
On March 16th, 2020

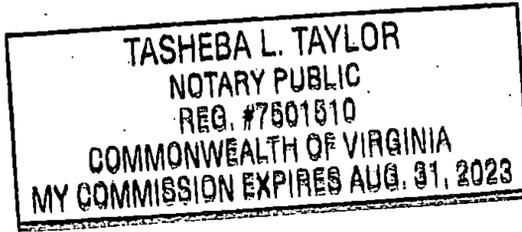
By: 
LINDA B. JENNINGS, Assistant Secretary

COMMONWEALTH OF Virginia
COUNTY OF Henrico

On March 16th, 2020, before me, TASHEBA L. TAYLOR, 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,


TASHEBA L. TAYLOR
Notary Expires: 08/31/2023 #7501510



(This area for notarial seal)

Prepared By: Tasheba L. Taylor, CITIZENS ONE HOME LOANS 10561 Telegraph Road, Glen Allen, VA 23059 (800) 234-6002