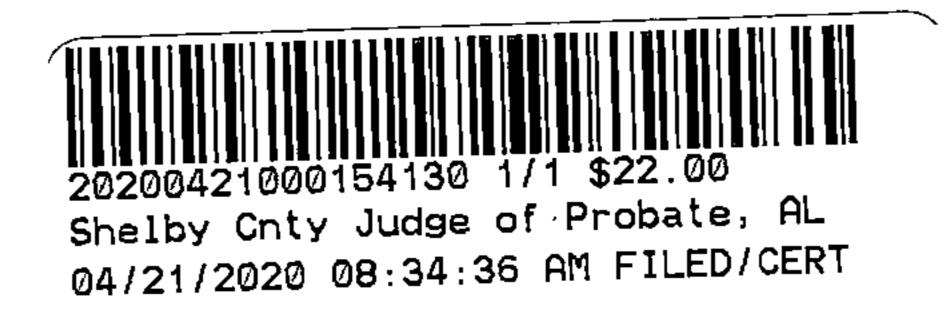
Recording Requested By: CITIZENS ONE HOME LOANS

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 #:******4104 "HANDLEY" Lender ID:FH2/532058461 Shelby, Alabama MIN.#: 100052210022959613 SIS #: 1-888-679-6377

KNOW ALL MEN BY THESE PRESENTS, that MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR FRANKLIN AMERICAN MORTGAGE COMPANY, A TENNESSEE CORPORATION, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by WILLIAM HANDLEY AND JENNIFER HANDLEY, AS JOINT TENANTS to secure payment of the principal sum of \$290,250.00 plus interest, originally to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS MORTGAGEE, AS NOMINEE FOR FRANKLIN AMERICAN MORTGAGE COMPANY, A TENNESSEE CORPORATION, ITS SUCCESSORS AND ASSIGNS, in the County of Shelby, and the State of Alabama, Dated: 05/07/2018 Recorded: 05/09/2018 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 20180509000158330, 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 FRANKLIN AMERICAN MORTGAGE COMPANY, A TENNESSEE CORPORATION On April 14th, 2020

LISA L. COLEMAN, Assistant Secretary

COMMONWEALTH OF Virginia COUNTY OF Richmond (City)

On April 14th, 2020, before me, ANGELIA D. BREEDING, a Notary Public in and for Richmond (City) in the State of Virginia, personally appeared LISA L. COLEMAN, 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,

ANGELIA D. BREEDING
Notary Expires; 08/31/2021 #254179

Angelia D. Breeding
Commonwealth of Virginia
Notary Public
Commission No. 254179
My Commission Expires August 31, 2021

(This area for notarial seal)

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