

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

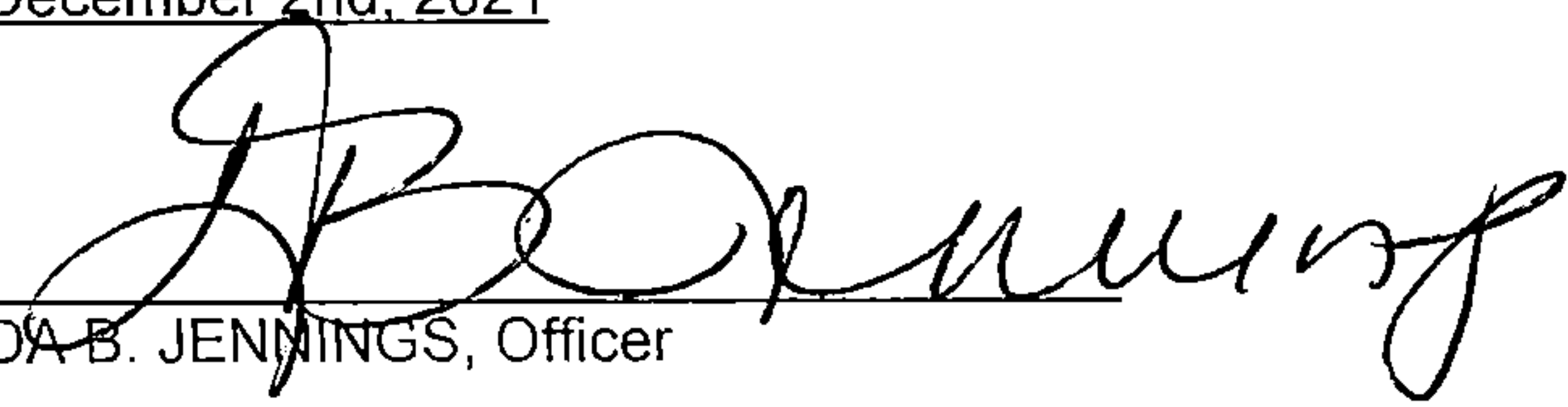
CITIZENS ONE HOME LOANS #:XXXXXX1332 "NICHOLS" Lender ID:502/4011762995 Shelby, Alabama
MIN #: 100092213000152732 SIS #: 1-888-679-6377

KNOW ALL MEN BY THESE PRESENTS, that MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, 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 RICHARD W. NICHOLS AND RIZALINA D. NICHOLS, FOR AND DURING THEIR JOINT LIVES AND UPON THE DEATH OF EITHER OF THEM, THEN TO THE SURVIVOR OF THEM to secure payment of the principal sum of \$320,800.00 plus interest, originally to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, ITS SUCCESSORS AND ASSIGNS, in the County of Shelby, and the State of Alabama, Dated: 04/28/2016 Recorded: 05/16/2016 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 20160516000165670, 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).

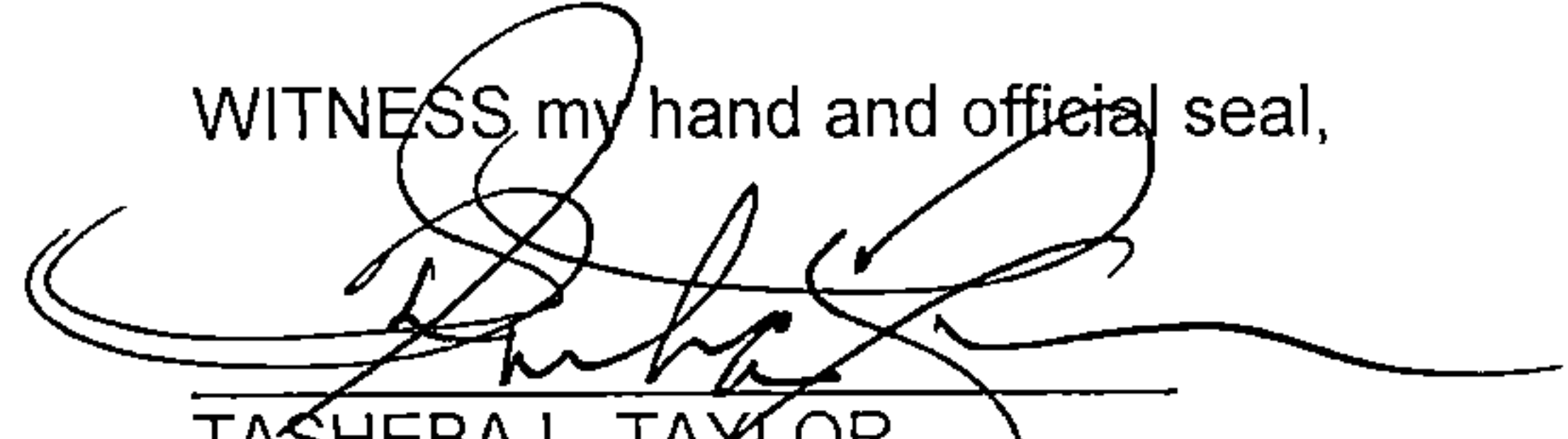
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, ITS SUCCESSORS AND ASSIGNS
On December 2nd, 2021

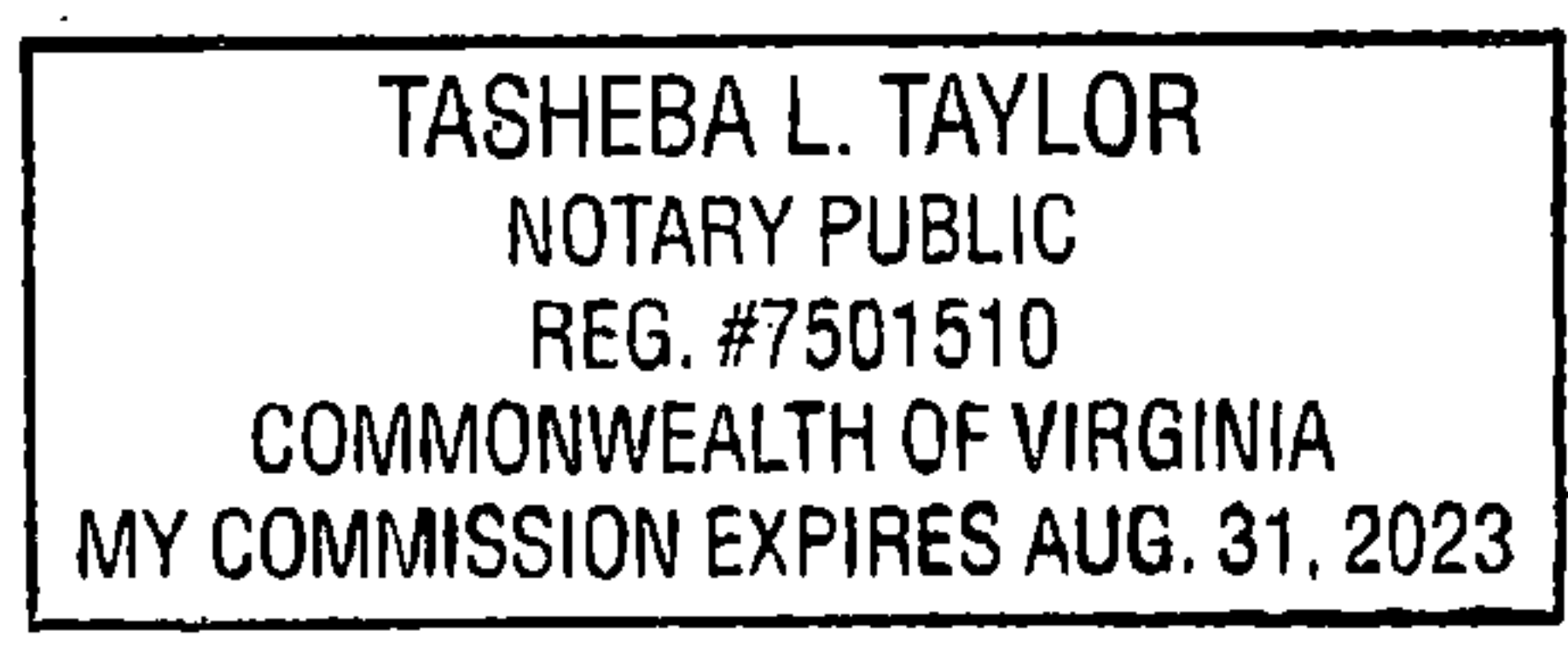
By: 
LINDA B. JENNINGS, Officer

COMMONWEALTH OF Virginia
COUNTY OF Henrico

On December 2nd, 2021, before me, TASHEBA L. TAYLOR, a Notary Public in and for Henrico in the State of Virginia, personally appeared LINDA B. JENNINGS, Officer of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, ITS SUCCESSORS AND ASSIGNS, 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: Shirley J Coleman, CITIZENS ONE HOME LOANS 10561 Telegraph Road, Glen Allen, VA 23059 (800) 234-6002