

Recording Requested By:
CITICORP TRUST BANK, FSB

STATE MS.-DESOTO CO.
211 PP

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P5

OCT 15 10 50 AM '03

When Recorded Return To:

KAREN SPARROW
CITICORP TRUST BANK, FSB
7467 NEW RIDGE ROAD
HANOVER, MD 21076

BK 1849 PG 247
E. DAVIS CH. CLK.



DEED OF RELEASE

CITICORP TRUST BANK, FSB #:R4616 "MERRITT" Lender ID:R4616 De Soto, Mississippi

KNOW ALL MEN BY THESE PRESENTS that FIRST FAMILY FINANCIAL SERVICES, INC. holder of a certain Deed of Trust, whose parties, dates and recording information are below, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby Cancel, Discharge and Reconvey said Deed of Trust, and the estate, title and interest now held by it under said Deed of Trust without warranty, to the person legally entitled thereto.

Original Trustor: LARRY MERRITT AND STEPHANIE MERRITT
Original Beneficiary: FIRST FAMILY FINANCIAL SERVICES, INC.
Original Trustee: DAVE DAVIS
Date: Dated: 10/30/2000 Recorded on 12/13/2000 as in Book/Reel/Liber: 1272 Page/Folio: 411 as Instrument No.: N/A
In the Records of the County Recorder of De Soto Mississippi

Property Address: 2995 MEADOWBROOKS DR., HORN LAKE, MS 38637-1651

IN WITNESS WHEREOF, the undersigned, by the officer duly authorized, has duly executed the foregoing instrument.

FIRST FAMILY FINANCIAL SERVICES, INC.
On October 6th, 2003

By: Karen Sparrow
KAREN SPARROW, Assistant
Vice-President

STATE OF Maryland
COUNTY OF Anne Arundel

On October 6th, 2003, before me, MICHELLE HARGROVE, a Notary Public in and for Anne Arundel in the State of Maryland, personally appeared KAREN SPARROW, Assistant Vice-President, 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,
Michelle Hargrove
MICHELLE HARGROVE
Notary Expires: 02/01/2007



(This area for notarial seal)

Prepared By: Kimberly Matthews, CITICORP TRUST BANK, FSB 7467 NEW RIDGE ROAD, HANOVER, MD 21076
800-898-1265