

Recording Requested By:
VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

KELLY DOWNER
5849 EATON COVE
OLIVE BRANCH, MS 38654

DEED OF RELEASE

Network Branch #:2402520208769 "DOWNER" De Soto, Mississippi PIF: 09/21/2006

KNOW ALL MEN BY THESE PRESENTS that CITIFINANCIAL, INC. (AN IOWA CORPORATION) D/B/A CITIFINANCIAL REAL ESTATE 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: DWAYNE DOWNER AND KELLY DOWNER
Original Beneficiary: CITIFINANCIAL REAL ESTATE SERVICES, INC.
Original Trustee: DEBERA BRIDGES
Dated: 03/16/2004 Recorded on 03/16/2004 as in Book/Reel/Liber: 1945 Page/Folio: 0544 as Instrument No.: N/A
In the Records of the County Recorder of De Soto Mississippi

Property Address: 5849 EATON COVE, OLIVE BRANCH, MS 38654

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

CITIFINANCIAL, INC. (AN IOWA CORPORATION) D/B/A CITIFINANCIAL REAL ESTATE SERVICES, INC.
On October 5th, 2006

By: 
GERALDINE M SIMPSON,
Vice-President

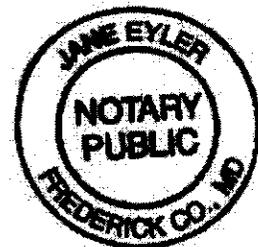


STATE OF Maryland
COUNTY OF Frederick

On October 5th, 2006, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared GERALDINE M SIMPSON, Vice-President who acknowledged himself/herself to be the aforesaid officer of the above named corporation, and that he/she, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as the officer designated therein. In witness whereof I hereunto set my hand and official seal,

WITNESS my hand and official seal,


JANE EYLER
Notary Expires: 11/01/2009



Prepared By: Patti K Miller, VERDUGO TRUSTEE SERVICE CORPORATION PO BOX 9443, GAITHERSBURG, MD 20898-9443 1-800-777-1708