

WHEN RECORDED RETURN TO:

UNITED SAVINGS BANK
4185 HARRISON BLVD.
OGDEN, UT 84403

4400061880340
M GILL ELLIS

RELEASE OF MORTGAGE

FOR VALUE RECEIVED, MERRILL LYNCH CREDIT CORPORATION

hereby releases and discharges that one certain real estate mortgage dated 03/16/89,
and recorded 03/29/89, in Book 232 of Records, Page
372, Filing Number ---, in the office of the County
Recorder of SHELBY County, said mortgage being signed by
DANIEL J. CUNNINGHAM AND WIFE
KATHY S. CUNNINGHAM in favor of

STATESMAN MORTGAGE COMPANY said mortgage being
subsequently assigned to MERRILL LYNCH CREDIT CORPORATION, A DELAWARE
CORPORATION

by a duly executed assignment dated 09/01/91, and recorded 06/09/92,
in Book --- of Records, Page ---, Filing Number 1992-10668,
in the office of the SHELBY County Recorder, and which mortgage is on
property situated in SHELBY County, State of ALABAMA

and more particularly described as follows, to wit:

Tax Parcel ID #: ---

LOT 35, ACCORDING TO MONTE TIERRA 1ST ADDITION SUBDIVISION, AS RECORDED IN
MAP BOOK 6, PAGE 93, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.
SITUATED IN SHELBY COUNTY, ALABAMA.

Inst # 1996-42250
12/26/1996-42250
01:24 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 NC3 8.50

Dated: 11-08-96

Beneficiary: WESTERN MORTGAGE LOAN CORPORATION ATTORNEY IN
FACT FOR MERRILL LYNCH CREDIT CORPORATION

SKIP STCHERBININE
SENIOR VICE PRESIDENT

STATE OF Utah
COUNTY OF Weber



On the 8th day of November, 1996, personally appeared before
me, SKIP STCHERBININE, who being by me duly sworn
did say that she/he is the SENIOR VICE PRESIDENT of
WESTERN MORTGAGE LOAN CORPORATION ATTORNEY IN
FACT FOR MERRILL LYNCH CREDIT CORPORATION and that the within and
foregoing instrument was signed in behalf to said Corporation by authority of a resolution of its board
of directors, and said SKIP STCHERBININE duly acknowledged to me
that said Corporation executed the same and that the seal affixed is the seal of said Corporation.

Tami A. Clarke

NOTARY PUBLIC
Residing In: Weber County
My Commission Expires: 3/30/2000

Inst # 1996-42250