Recording Requested By: T.D. SERVICE COMPANY

And When Recorded Mail To: T.D. Service Company 1820 E. First St., Suite 300 Santa Ana, CA 92705

_	_		
Space above	for	Recorder's	use

Loan#: 0010496982

RLS#: 1143260

RELEASE OF MORTGAGE / DEED OF TRUST

KNOW ALL MEN BY THESE PRESENTS: That the undersigned for and in consideration of the payment of indebtedness secured and the cancellation of all the notes thereby secured and the sum of one dollar, the receipt whereof is hereby acknowledged, does hereby remise, release, satisfy, convey and quit claim unto: DAVID A. HENDERSON, AN UNMARRIED PERSON, heirs, legal representatives, successors and/or assignees, and assigns all right, title, interest, claim, or demand whatsoever it may have acquired in, through or by a certain Mortgage/Deed of Trust bearing the date MAY 15, 2000, and filed for the record in the County Recorder of SHELBY, State of ALABAMA, as as Instrument No. 200016424, in Book No. ---, at Page No. --- on MAY 18, 2000.

IN TESTIMONY WHEREOF, the said, PHH MORTGAGE SERVICES, has caused these presents to be signed by its Assistant Vice President, Dated: OCTOBER 31, 2001

PHH MORTGAGE SERVICES

By:Rhonda J. Crofford, Assistant Vice President

WITNESS:

(Name):

G. LOPEZ

CALIFORNIA State of County of ORANGE

SS.

On OCTOBER 31, 2001, before me, Marcia A. Tulio, personally appeared Rhonda J. Crofford, 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(ies) and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

(Name):

Witness my hand and official seal.

(Notary Name): Marcia A. Tulio

MARCIA A. TULIO Comm. # 1228207 NOTARY PUBLIC - CALIFORNIA Orange County

Lopez

My Comm. Expires July 9, 2003

PREPARED BY: T.D. Service Company, P.O. Box 11988

1820 East First Street, Suite 300 Santa Ana, CA 92711-1988 714/543-8372 JANE SMITH

Inst # 2001-49094

11/13/2001-49094_ U3:DE PM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE 11.00