

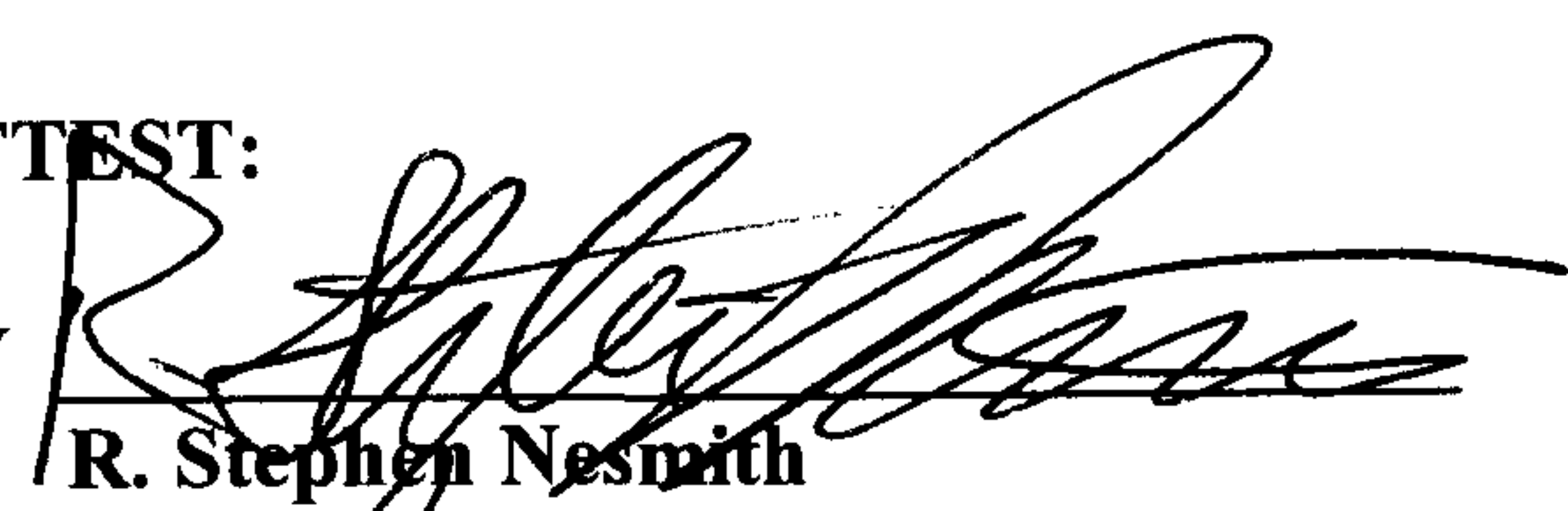
STATE OF ALABAMA)
COUNTY OF Shelby)

MORTGAGE CANCELLATION AND RELEASE

FOR VALUE RECEIVED, THE UNDERSIGNED, Alabama Housing Finance Authority does hereby acknowledge receipt of payment in full of that certain Second Mortgage and the indebtedness secured thereby, bearing date of September 30, 1996, executed by Johanna M. Ward, a single person, and recorded in Book 1996, Page 32303, in the Office of the Judge of Probate, County of Shelby, State of Alabama, and assigned to Alabama Housing Finance Authority, as recorded in Book 1996, Page 37949, re-recorded in Book 1998, Page 14975.

IN WITNESS WHEREOF, the Alabama Housing Finance Authority has hereunto set its signature by Michael J. King, its Single Family Administrator who is duly authorized and has caused same to be attested on this 7th day of March 2003.

ATTEST:

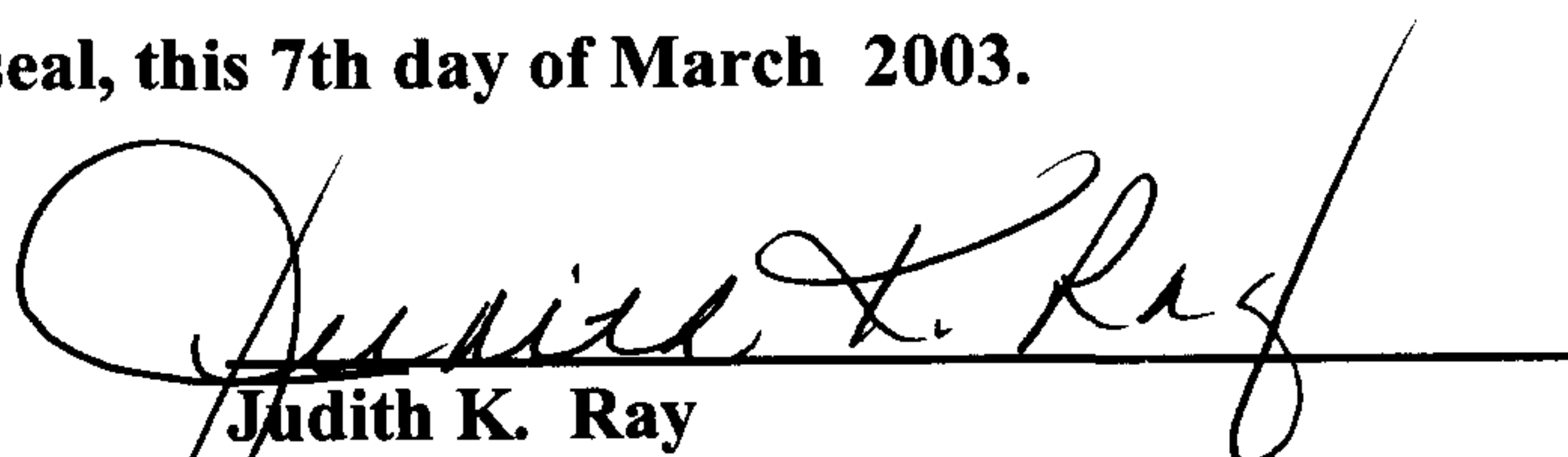
BY 
R. Stephen Nesmith
Its: Single Family Operations Manager

BY 
Michael J. King
Its: Single Family Administrator

STATE OF ALABAMA)
COUNTY OF MONTGOMERY)

I, Judith K. Ray, a Notary Public in and for said County and State, hereby certify that Michael J. King, whose name as Single Family Administrator of Alabama Housing Finance Authority is signed to the foregoing instrument, and who is known to me, acknowledged before me this day, that being informed of the contents of the instrument, he, as such officer and with full authority, and executed the same voluntarily for and as the act of said Authority.

Given under my hand and official seal, this 7th day of March 2003.


Judith K. Ray
My Commission expires April 7, 2005

This instrument was prepared by:

Judith K. Ray
Alabama Housing Finance Authority
P.O. Box 230909
Montgomery, Alabama 36123-0909