CORPORATE CANCELLATION & RELEASE

STATE OF ALABAMA

COUNTY OF SHELBY

The debt secured by the mortgage recorded in Mortgage Book 0 Page 0 or instrument # 20030917000625830 of the

Records in the Office of the Judge of Probate of SHELBY County, Alabama, from

JANICE H SIMMONS / / /

to PHH MORTGAGE SERVICES; having been paid in full said lien is hereby fully cancelled, satisfied and released this 14 day of July, 2004

PHH MORTGAGE SERVICES

STATE OF NEW JERSEY

COUNTY OF BURLINGTON

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that MICHELLE C. ELIZARDO-YOUNG, whose name as ASSISTANT VICE PRESIDENT of PHH MORTGAGE SERVICES, a corporation is signed to the foregoing Release, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he, as such officer and with fully authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and seal this the 14 day of July, 2004

NOTARY PUBLIC

Prepared by: Mortgage Service Center - Mail Stop SV03

4001 Leaden Hall Road Mt. Laurel, NJ 08054

Roberta J. O'Drain Notary Public of New Jersey My Commission expires April 6, 2009