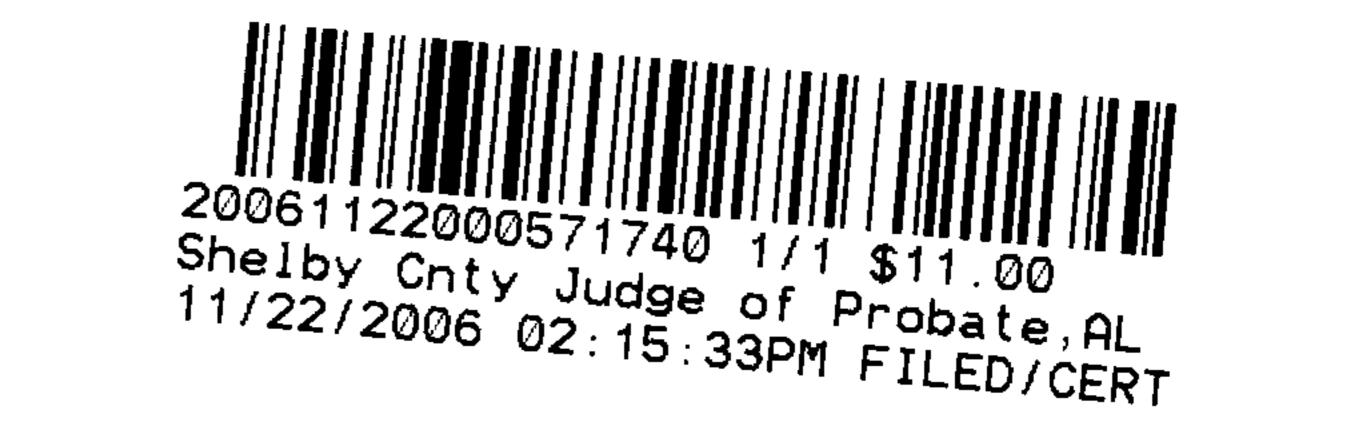
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CORPORATE CANCELLATION & RELEASE



STATE OF ALABAMA

COUNTY OF SHELBY

The debt secured by the mortgage recorded in Mortgage Book . Page . or instrument # 20040429000224460 of the Records in the Office of the Judge of Probate of SHELBY County, Alabama, from MIKE CRAFT / KIRA CRAFT / to PHH MORTGAGE CORPORATION FKA CENDANT MORTGAGE CORP ATTORNEY IN FACT FOR MERRILL LYNCH CREDIT CORP; having been paid in full said lien is hereby fully cancelled, satisfied and released this 31 day of October , 2006

THIS MORTGAGE WAS ASSIGNED BY HERITAGE BANK TO MERRILL LYNCH CREDIT CORPORATION RECORDED ON 04/29/2004 AS DOCUMENT#20040429000224470 POA RECORDED ON 07/12/2005 AS DOCUMENT # 20050712000346840

PHH MORTGAGE CORPORATION FKA CENDANT MORTGAGE CORP ATTORNEY IN

FACT FOR MERRILL LYNCH CREDIT CORP

Its BARBARA E. WILSON, ASSISTANTWICE PRESIDENT

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 BARBARA E. WILSON, whose name as ASSISTANT VICE PRESIDENT of PHH MORTGAGE CORPORATION FKA CENDANT MORTGAGE CORP ATTORNEY IN FACT FOR MERRILL LYNCH CREDIT CORP, 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 31 day of October, 2006

SONJA L FONTANO

Sonja L. Fontano

Notary Public of New Jersey

My Commission Expires June 15, 2010

NOTARY PUBLIC

Prepared by:

Vijay Adikesavalu

Mortgage Service Center - Mail Stop SV03

4001 Leaden Hall Road Mt. Laurel, NJ 08054