

CORPORATE CANCELLATION & RELEASE

STATE OF ALABAMA

COUNTY OF SHELBY

The debt secured by the mortgage recorded in Mortgage Book . Page . or instrument # 20030107000014200 of the Records in the Office of the Judge of Probate of SHELBY County, Alabama, from WILLIAM D. RUFF / SHARON Y. RUFF / / 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 2 day of September , 2009

POA RECORDED 07/12/2005 IN DOC/INST# 20050712000346840

PHH MORTGAGE CORPORATION FKA CENDANT MORTGAGE CORP ATTORNEY IN FACT FOR MERRILL LYNCH CREDIT CORP

By: ASSISTANT VICE PRESIDENT

Michelle Elizardo-Young

STATE OF NEW JERSEY

COUNTY OF BURLINGTON

Michelle Elizardo-Young
I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that ELIZARA MARTELEZ, 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 2 day of September , 2009

BRENDA ROSTROM

NOTARY PUBLIC

Prepared by:

Gwendølyn Hawkins

Mortgage Service Center - Mail Stop SV03

4001 Leaden Hall Road Mt. Laurel, NJ 08054 Brenda Rostrom

Notary Public of New Jersey

My Commission Expires January 29 2012