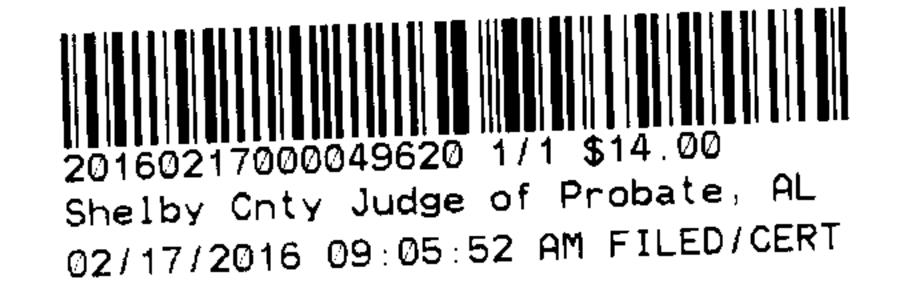
Recording Requested By: PHH Mortgage Corporation (PHHM)

When Recorded Return To:

Lien Release Department PHH Mortgage Corporation (PHHM) 1760 WEHRLE DRIVE WILLIAMSVILLE, NY 14221



RELEASE OF MORTGAGE

PHH Mortgage Corporation (PHHM) #:7132135893 "GEDDINGS" Lender ID:54C Shelby, Alabama

MIN #: 100343000009592530 SIS #: 1-888-679-6377

KNOW ALL MEN BY THESE PRESENTS, that MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., AS NOMINEE FOR NEW DAY FINANCIAL, LLC, ITS SUCCESSORS AND ASSIGNS, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by JOHN C. GEDDINGS AND WIFE, TRUDY L. GEDDINGS FOR AND DURING THEIR JOINT LIVES AND UPON THE DEATH OF EITHER OF THEM, THEN TO THE SURVIVOR OF THEM to secure payment of the principal sum of \$253,332.00 plus interest, originally to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR NEW DAY FINANCIAL, LLC, ITS SUCCESSORS AND ASSIGNS, in the County of Shelby, and the State of Alabama, Dated: 11/21/2015 Recorded: 12/03/2015 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 20151203000413120, is now Paid and Satisfied, and is therefore discharged.

In all references in this instrument to any party, the use of a particular gender or number is intended to include the appropriate gender or number as the case may be.

IN WITNESS WHEREOF, the said Mortgagee has set his hand and has caused these presents to be signed by its duly authorized officer(s).

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., AS NOMINEE FOR NEW DAY FINANCIAL, LLC, ITS SUCCESSORS AND ASSIGNS

On February 4th 2016

TOAN QUOC VU, Assistant Secretary

STATE OF New York COUNTY OF Erie

On the 4th day of February in the year 2016 before me, the undersigned Notary Public in and for said State, personally appeared TOAN QUOC VU, Assistant Secretary, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(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 capacity(ies), and that by his/her/their signature(s) on the instrument the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

WITNESS my hand and official seal,

KATHLEEN A. KEINE VI Notary Expires: 06/08/2019 #01KL4898087

Qualified in Erie County

Prepared By:

Matthew Lachiusa, PHH Mortgage Corporation (PHHM) 220 Northpointe Pkwy, Amherst, NY 14228