CORPORATE CANCELLATION & RELEASE

STATE OF ALABAMA

COUNTY OF SHELBY

The debt secured by the mortgage recorded in Mortgage Book 379 Page 365 of the Records in the Office of the Judge of Probate of SHELBY County, Alabama, from JAMES W. DOW / FRANCES N. DOW to PHH US MORTGAGE CORPORATION; having been paid in full said lien is hereby fully cancelled, satisfied and released this 21 day of November, 1995

PHH US MORTGAGE CORPORATION

By:

Its DAVID L. BEMER, Vice 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 **DAVID L. BEMER**, whose name as **VICE PRESIDENT** of PHH US MORTGAGE CORPORATION, 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 21 day of November , 1995

CARLA HAGINS
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires June 29, 1996

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ist # 1995-34823

12/05/1995-34823
03:00 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 SNA 8.50

To Andrew Forest Tr. Palham, 101 35124