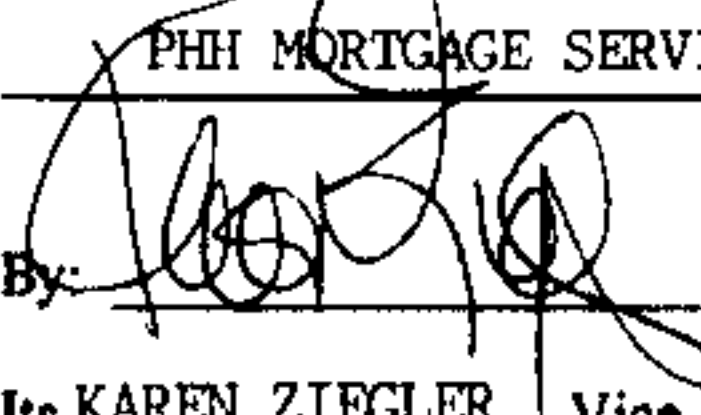


CORPORATE CANCELLATION & RELEASE

STATE OF ALABAMA

COUNTY OF SHELBY

The debt by the mortgage recorded in Mortgage INST# 96-04314 of the
Records in the Office of the Judge of Probate of SHELBY County, Alabama, from
TIMOTHY J. LUKE AND JULIE L. LUKE
PHH MORTGAGE SERVICES CORP having been paid
in full, said lien is hereby fully cancelled, satisfied and released
this 15th day of OCTOBER, 1997

PHH MORTGAGE SERVICES CORP
By: 
Its KAREN ZIEGLER, 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
KAREN ZIEGLER whose name as **VICE PRESIDENT** of PHH MORTGAGE SERVICES 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 15th day of OCTOBER, 1997

DANA M. DICAPRIO
NOTARY PUBLIC OF NEW JERSEY
MY COMMISSION EXPIRES NOV. 1, 1998


NOTARY PUBLIC

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Inst # 1998-01438

01/14/1998-01438
03:04 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 KCD 8.50

Inst # 1998-01438