CORPORATE CANCELLATION & RELEASE

STATE OF ALABAMA

COUNTY OF SHELBY

The debt secured by the mortgage recorded in Mortgage Book. Page of the Records in the Office of the Judge of Probate of SHELBY County, Alabama, from

MARK R OWENS / DANA R OWENS to PHH MORTGAGE SERVICES CORP.; having been paid in full said lien is hereby fully cancelled, satisfied and released this 24 day of March, 1998

PHH MORTGAGE SERVICES CORP.

- Marian

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 24 day of March , 1998

NOTARY PUBLIC

Notary Public of New Jersey
My Commission Expires Sept. 14, 1999