CORPORATE CANCELLATION & RELEASE

STATE OF ALABAMA

COUNTY OF SHELBY

The debt secured by the mortgage recorded in Mortgage Book 1992 Page 21109 of the Records in the Office of the Judge of Probate of SHELBY County, Alabama, from JOSEPH V. CARNAGGIO / SUZANNE W CARNAGGIO to PHH MORTGAGE SERVICES CORPORATION FORMERLY KNOWN AS PHH US MORTGAGE CORPORATION; having been paid in full

said lien is hereby fully cancelled, satisfied and released this 20 day of January, 1999

PHH MORTGAGE SERVICES CORPORATION

FORMERLY KNOWN AS PHH US MORTGAGE CORPORATION

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 CORPORATION FORMERLY KNOWN AS 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 20 day of January , 1999

NOTARY PUBLIC

CYNTHIA L. RABER NOTARY PUBLIC OF NEW JERSEY NY COMMISSION EXPIRES MARCH 16, 2033

Inst # 1999-05774

O2/11/1999-05774
D9:20 AM CERTIFIED
SHELDY COUNTY JUNE OF PROMITE
DO2 CRH 11.00

LOST NOTE AFFIDAVIT

COUNTY OF BURLINGTON

Before me, the subscriber, a Notary Public in and for the State of New Jersey, personally appeared KAREN ZIEGLER who, being duly sworn according to law, deposes and says:

- That he/she is the Vice-President of PHH US MORTGAGE CORP as such is authorized to make this affidavit.
- That PHH US MORTGAGE CORP is the owner of a Note dated SEPTEMBER 16, 1992 made by JOSEPH V CARNAGGIO / in the original principal amount of \$124250 which note is payable to the order of PHH US MORTGAGE CORP and secured by a DEED OF TRUST of even date therewith recorded in BOOK 1992, PAGE 21109, or DOCUMENT # conveying to and TRUSTEES, the property located in SHELBY County, STATE of AL and described as follows:

5201 VALLEY BROOK CI, BIRMINGHAM, AL

- That the said Note has been paid in full and satisfied but the original Note has been misplaced, lost or destroyed and cannot be produced.
- That PHH US MORTGAGE CORP desired said trustees to satisfy said DEED OF TRUST of record.
- That PHH US MORTGAGE CORP, to induce the named trustee or any substitute trustee to execute and acknowledge a DEED OF RELEASE for recording in the appropriate land records, agrees to indemnity and hold them or any of them harmless for any loss they may sustain for executing a DEED OF RELEASE in reliance upon this affidavit.

KAREN ZIEGLER, WCF PRESIDENT

SWORN TO AND

SUBSCRIBED BEFORE ME

THIS 28

DAY OF January, 1999

NOTARY PUBLIC

MY COMMISSION EXPIRES:

CYNTHIA L. RABER

NOTARY PUBLIC OF NEW JERSEY

MY COMMISSION EXPIRES MARCH 16, 2003

Inst # 1999-05774

OS/11/1999-OS774
O9:20 AM CERTIFIED
SHELDY COUNTY MAGE OF PROBATE
OOS CRH 11.00