Recording Requested By: T.D. SERVICE COMPANY

And When Recorded Mail To: T.D. Service Company 1820 E. First St., Suite 300 Santa Ana, CA 92705

c + 2001-42308

E. STORM

10/01/2001-42308
01:03 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CH 11.00

Space above for Recorder's use___

Loan#: 0004463923

RLS#: 1089353

(Name):

RELEASE OF MORTGAGE / DEED OF TRUST

KNOW ALL MEN BY THESE PRESENTS: That the undersigned for and in consideration of the payment of indebtedness secured and the cancellation of all the notes thereby secured and the sum of one dollar, the receipt whereof is hereby acknowledged, does hereby remise, release, satisfy, convey and quit claim unto: STEVE H. GARRARD, heirs, legal representatives, successors and/or assignees, and assigns all right, title, interest, claim, or demand whatsoever it may have acquired in, through or by a certain Mortgage/Deed of Trust bearing the date APRIL 29, 1999, and filed for the record in the County Recorder of SHELBY, State of ALABAMA, as as Instrument No. 199920551, in Book No. ---, at Page No. --- on MAY 14, 1999.

IN TESTIMONY WHEREOF, the said, CENDANT MORTGAGE CORPORATION, has caused these presents to be signed by its Assistant Vice President, Dated: SEPTEMBER 11, 2001

CENDANT MORTGAGE CORPORATION

Rhonda J. Crofford, Assistant Vice President

WITNESS:

(Name):

J. CHANG

State of <u>CALIFORNIA</u> County of <u>ORANGE</u>

By:

} } ss.

On SEPTEMBER 11, 2001, before me, Dan Risetter, personally appeared Rhonda J. Crofford, Assistant Vice President personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(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 authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.

(Notary Name): Dan Risetter

DAN RISETTER

COMM. #1246519

NOTARY PUBLIC-CALIFORNIA

ORANGE COUNTY

My Comm. Exp. Dec. 21, 2003

PREPARED BY: T.D. Service Company, P.O. Box 11988

1820 East First Street, Suite 300 Santa Ana, CA 92711-1988 714/543-8372 JANE SMITH