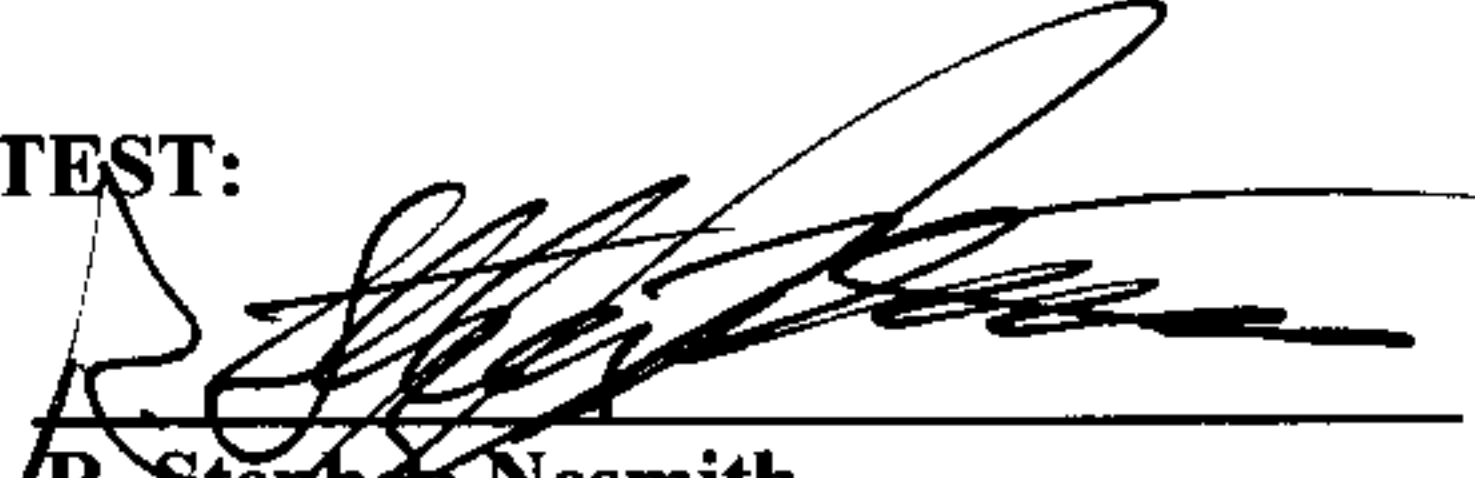


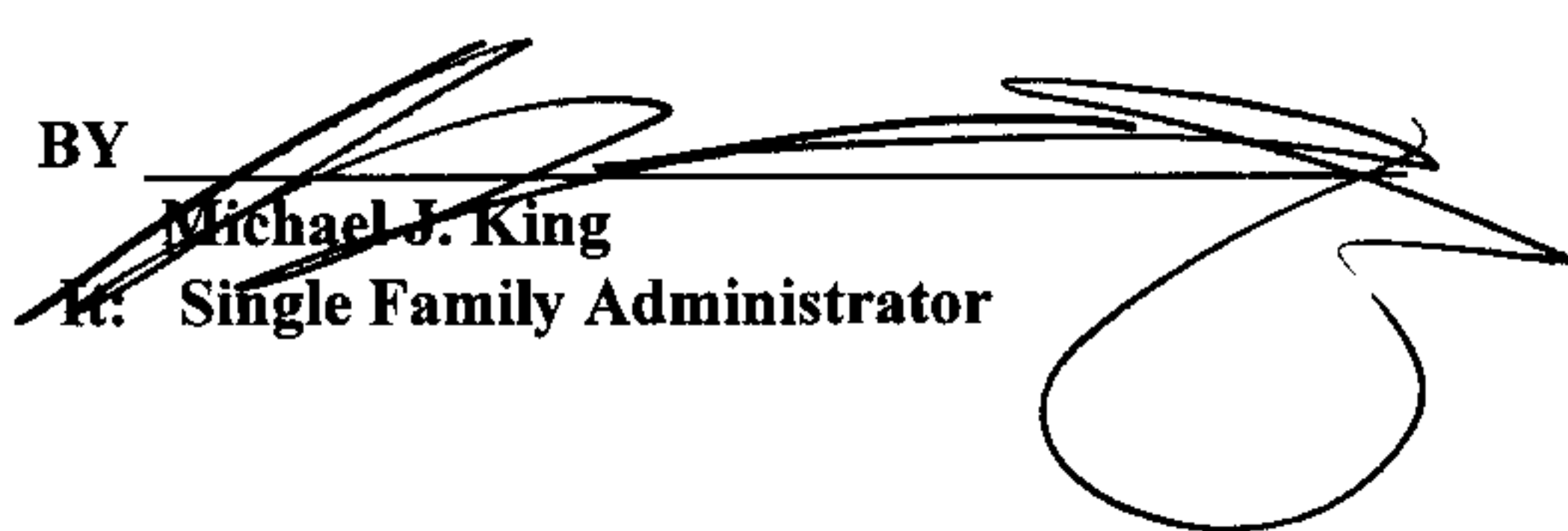
STATE OF ALABAMA                    )  
COUNTY OF Shelby                    )

**MORTGAGE CANCELLATION AND RELEASE**

**FOR VALUE RECEIVED, THE UNDERSIGNED, Alabama Housing Finance Authority does hereby acknowledge receipt of payment in full of that certain Second Mortgage and the indebtedness secured thereby, bearing date of January 7, 1997, executed by Scott D. Williams, and recorded in Book 1997, Page 06180, re-recorded in Book 2000, Page 42741, in the Office of the Judge of Probate, County of Shelby, State of Alabama, and assigned to Alabama Housing Finance Authority, as recorded in Book 2000, Page 42742.**

**IN WITNESS WHEREOF, the Alabama Housing Finance Authority has hereunto set its signature by Michael J. King, its Single Family Administrator who is duly authorized and has caused same to be attested on this 28th day of January 2002.**

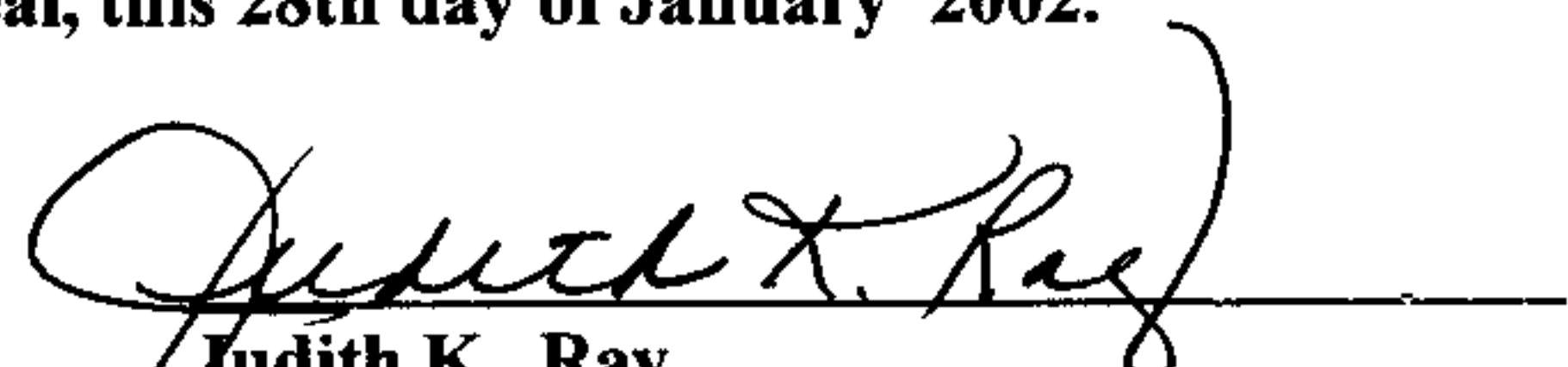
**ATTEST:**  
  
**BY** R. Stephen Nesmith  
**Its: Single Family Operations Manager**

**BY**   
Michael J. King  
**Its: Single Family Administrator**

STATE OF ALABAMA                    )  
COUNTY OF MONTGOMERY            )

**I, Judith K. Ray, a Notary Public in and for said County and State, hereby certify that Michael J. King, whose name as Single Family Administrator of Alabama Housing Finance Authority is signed to the foregoing instrument, and who is known to me, acknowledged before me this day, that being informed of the contents of the instrument, he, as such officer and with full authority, and executed the same voluntarily for and as the act of said Authority.**

**Given under my hand and official seal, this 28th day of January 2002.**

  
**Judith K. Ray**  
**My Commission expires April 7, 2005**

**This instrument was prepared by:**

**Judith K. Ray  
Alabama Housing Finance Authority  
P.O. Box 230909  
Montgomery, Alabama 36123-0909**

**Inst # 2002-06653**

**02/07/2002-06653  
03:00 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 CH 11.00**

*Place in Mitchell Spear's box*