Loan Number 0431716075

After Recorded Return to: ACCUTRAN SERVICES, INC. 15531 KUYKENDAHL RD. #300 HOUSTON, TX 77090

ALABAMA RELEASE

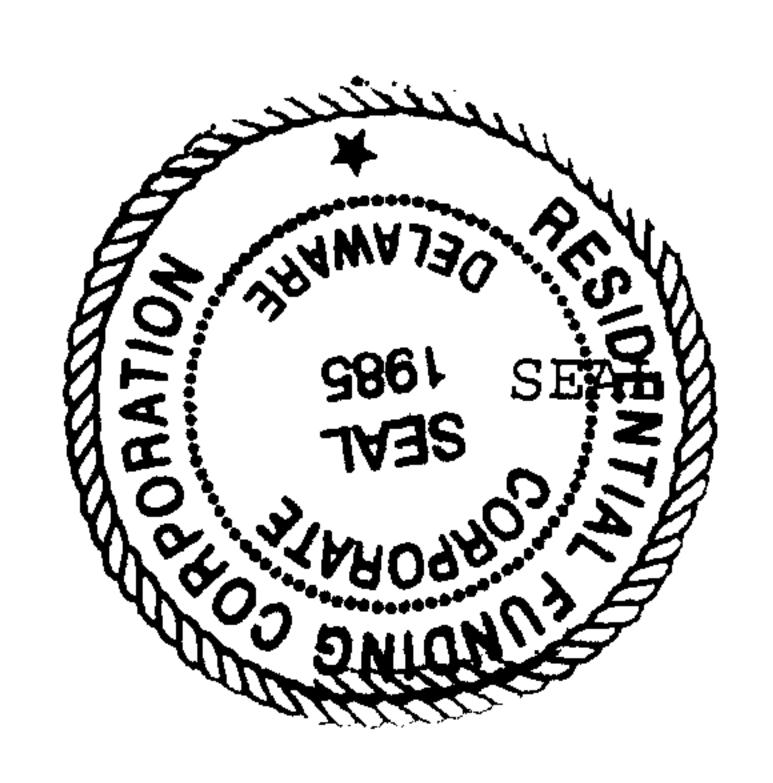
WHEREAS, CYNTHIA D. CHESSER, A SINGLE PERSON executed a mortgage to PHOENIX FUNDING, on certain real estate situated in SHELBY County, Alabama, which property is fully described in said mortgage, and which mortgage is recorded AS INSTRUMENT NO. 1999-45787, of the records in the office of The Probate Court of SHELBY County, Alabama, and

WHEREAS, said mortgage and the debt thereby secured has heretofore been transferred to BANK ONE, NATIONAL ASSOCIATION AS TRUSTEE (FKA THE FIRST NATIONAL BANK OF CHICAGO, AS TRUSTEE) RESIDENTIAL FUNDING CORPORATION ATTORNEY IN FACT, and

WHEREAS, the indebtedness secured by said mortgage has been paid in full,

NOW, in consideration of the premises the above described mortgage is hereby fully cancelled and satisfied and the lien is hereby fully discharged.

IN WITNESS WHEREOF, the said BANK ONE, NATIONAL ASSOCIATION AS TRUSTEE (FKA THE FIRST NATIONAL BANK OF CHICAGO, AS TRUSTEE) RESIDENTIAL FUNDING CORPORATION ATTORNEY IN FACT has caused THESE PRESENTS to be executed, and its corporate seal to be hereto affixed by Chris White, hereunto duly authorized, on this date, May 16, 2002.



BANK ONE, NATIONAL ASSOCIATION AS TRUSTEE (FKA THE FIRST NATIONAL BANK OF CHICAGO, RESIDENTIAL TRUSTEE) FUNDING AS CORPORATION ATTORNEY IN FACT

Chris White Vice President

STATE OF TEXAS COUNTY OF HARRIS

I, the undersigned, a Notary Public in and for said County and State, hereby certified that Chris White, whose name as Vice President of BANK ONE, NATIONAL ASSOCIATION AS TRUSTEE (FKA THE FIRST NATIONAL BANK OF CHICAGO, AS TRUSTEE) RESIDENTIAL FUNDING CORPORATION ATTORNEY IN FACT, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day, that being informed of the contents of the instrument, he/she, as such officer, and with full authority, executed the same voluntarily for and as the act of said corporation.

GIVEN UNDER MY HAND AND SEAL OF OFFICE as of this date May 16, 2002

SUSIE HATCH MY COMMISSION EXPIRES June 4, 2005

Notary in and for the State of Texas

is document was prepared by:

YVETTE WILLIAMS ACCUTRAN SERVICES, INC. 15531 KUYKENDAHL RD. SUITE 300 HOUSTON, TEXAS 77090 10-403