

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

Space above for Recorder's use

Loan#: 0000164277 RLS#: 1379985



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: **CHARLES W. SMITH, LOIS J. SMITH HUSBAND AND WIFE**, 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 **SEPTEMBER 30, 1998**, and filed for the record in the County Recorder of **SHELBY**, State of **ALABAMA**, as as Instrument No. 1998-38997, in Book No. ---, at Page No. --- on **OCTOBER 06, 1998**.

IN TESTIMONY WHEREOF, the said, **PHH MORTGAGE SERVICES CORPORATION**, has caused these presents to be signed by its Assistant Secretary, Dated: **JUNE 03, 2002**

PHH MORTGAGE SERVICES CORPORATION

By: *Kevin Patrick*
Kevin Patrick, Assistant Secretary

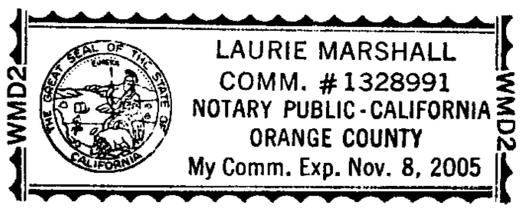
WITNESS: *R. Collins*
(Name): **R. Collins**

M. Reveles
(Name): **M. Reveles**

State of CALIFORNIA }
County of ORANGE } ss.

On **JUNE 03, 2002**, before me, **Laurie Marshall**, personally appeared **Kevin Patrick, Assistant Secretary** 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.
Laurie Marshall
(Notary Name): **Laurie Marshall**



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PREPARED BY: **T.D. Service Company**
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714/543-8372
CRYSTAL WALLS