

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#: 0016207581 RLS#: 1402130




RELEASE OF MORTGAGE / DEED OF TRUST

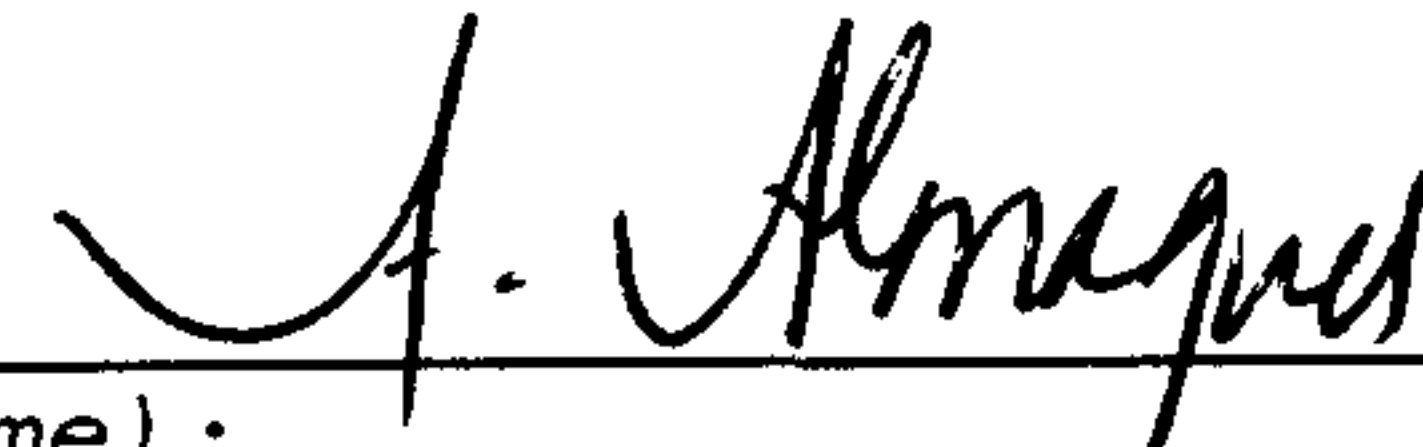
KNOW ALL MEN BY THESE PRESENTS: That the undersigned for and in consideration of the payment of indebtedness secured and the cancellation of all the notes thereby secured and the sum of one dollar, the receipt whereof is hereby acknowledged, does hereby remise, release, satisfy, convey and quit claim unto: **CHARLES D. KEITH, A MARRIED PERSON AND LEIGH ANN R. KEITH, A MARRIED PERSON, 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 **AUGUST 31, 2001**, and filed for the record in the County Recorder of **SHELBY**, State of **ALABAMA**, as as Instrument No. 2001-39782, in Book No. ---, at Page No. --- on **SEPTEMBER 14, 2001**.

IN TESTIMONY WHEREOF, the said, **PHH MORTGAGE SERVICES**, has caused these presents to be signed by its Assistant Vice President, Dated: **JUNE 14, 2002**

PHH MORTGAGE SERVICES

By: 
Rhonda J. Crofford, Assistant Vice President

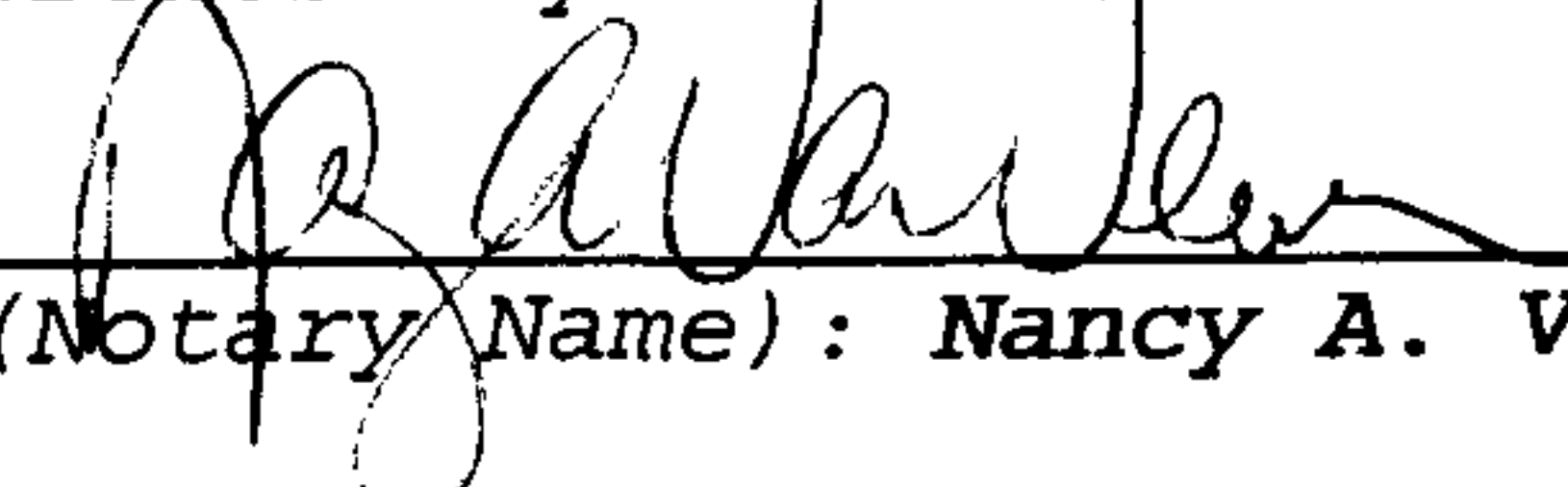
WITNESS: 
(Name): **R. Collins**

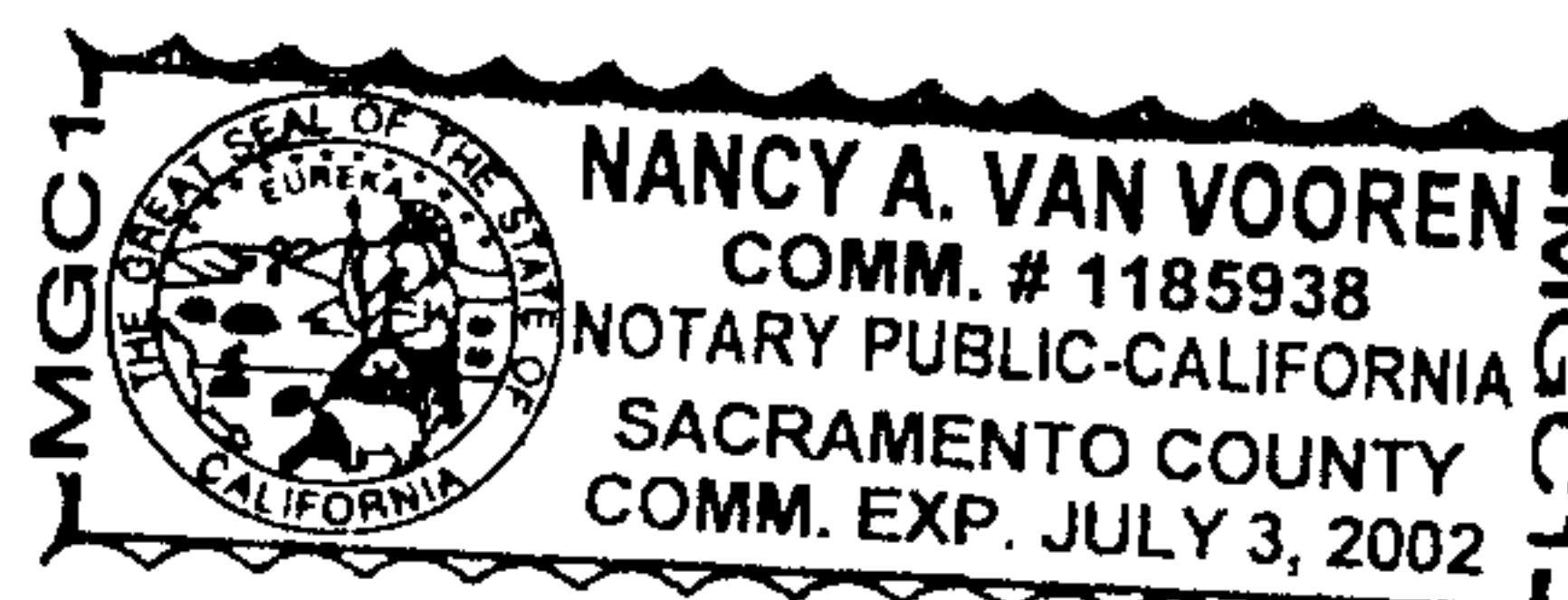

(Name): **A. Almaguer**

State of **CALIFORNIA** }
County of **ORANGE** } ss.

On **JUNE 14, 2002**, before me, **Nancy A. Van Vooren**, 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): **Nancy A. Van Vooren**



=====

PREPARED BY: **T.D. Service Company**
1820 E. First St., Suite 300
Santa Ana, CA 92705
714/543-8372
DAMEION LEWIS