

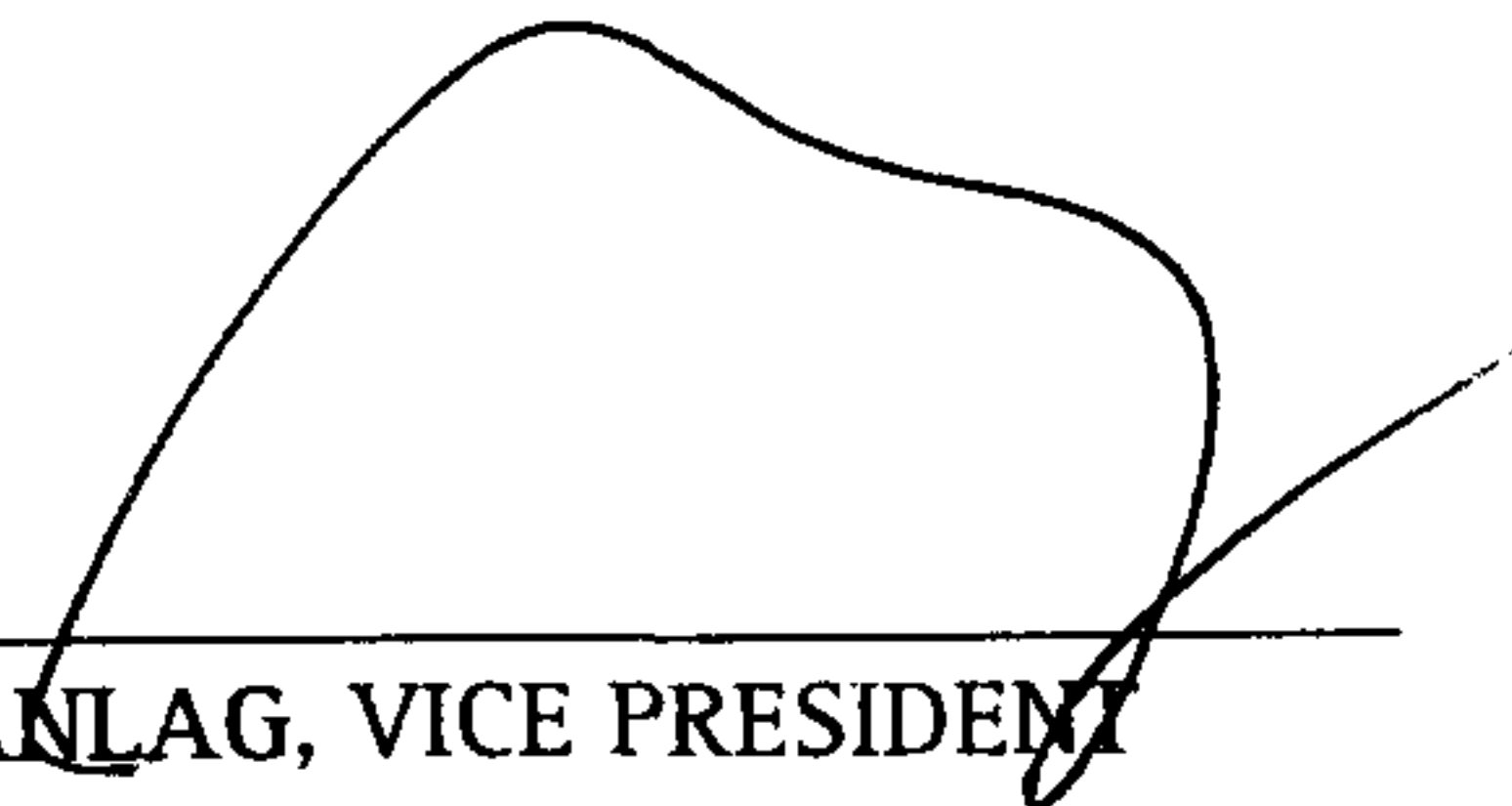
CORPORATE CANCELLATION & RELEASE

STATE OF ALABAMA

COUNTY OF SHELBY

The debt secured by the mortgage recorded in Mortgage Book
Page or instrument # 1995-11889 of the
Records in the Office of the Judge of Probate of SHELBY County, Alabama, from
KEITH A. KRAMER / SHAY HILL KRAMER / /
to CENDANT MORTGAGE CORPORATION ATTORNEY IN FACT FOR MERRILL LYNCH CREDIT CORPORATION; having
been paid in full
said lien is hereby fully cancelled, satisfied and released this 22 day of March , 2002

CORPORATION CENDANT MORTGAGE CORPORATION ATTORNEY IN FACT FOR MERRILL LYNCH CREDIT

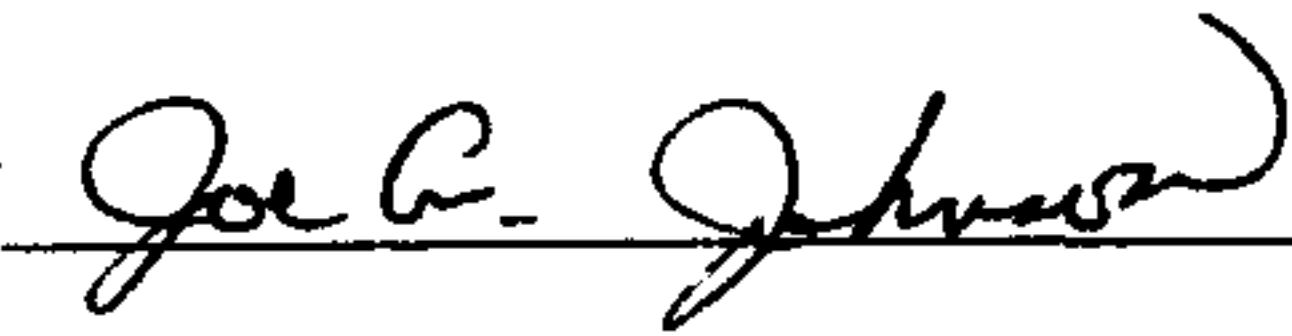
By: 
Its MICHAEL DANLAG, VICE PRESIDENT

STATE OF NEW JERSEY

COUNTY OF BURLINGTON

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that
MICHAEL DANLAG, whose name as VICE PRESIDENT of CENDANT MORTGAGE CORPORATION ATTORNEY IN FACT FOR
MERRILL LYNCH CREDIT CORPORATION, a corporation is signed to the foregoing Release, and who is known to me,
acknowledged before me on this day that, being informed of the contents of the instrument, he, as such officer and with fully
authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and seal this the 22 day of March , 2002

JOE A JOHNSON 
NOTARY PUBLIC

Prepared by: Mortgage Service Corporation, SV03
6000 Atrium Way
Mt. Laurel, NJ 08054

JOE A. JOHNSON
NOTARY PUBLIC OF NEW JERSEY
MY COMMISSION EXPIRES 01/29/2007