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PRINCETON RECONVEYANCE SERVICE
P O BOX 13309
Mailcode #CA3501
Sacramento, CA 95813-3309

Space above for Recorder's use

Loan #: 0006162889 Customer #: 743 RLS #: 645659

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: PAUL J. HOWANITZ AND THELMA E. HOWANITZ, 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 JUNE 02, 1999, and filed for the record in the County Recorder of SHELBY, State of ALABAMA, as Instrument No. 1999-23958 in Book No. --- at Page No. --- on JUNE 08, 1999.

IN TESTIMONY WHEREOF, the said, WACHOVIA BANK OF DELAWARE, N.A., FKA FIRST UNION NATIONAL BANK OF DELAWARE, SUCCESSOR BY MERGER TO FIRST UNION HOME EQUITY BANK NA SUCCESSOR BY MERGER TO FIRST UNION HOME EQUITY CORPORATION, has caused these presents to be signed by its Vice President, Dated: JUN 13 2002.

Beneficiary:

WACHOVIA BANK OF DELAWARE, N.A., FKA FIRST UNION NATIONAL BANK OF DELAWARE, SUCCESSOR BY MERGER TO FIRST UNION HOME EQUITY BANK NA SUCCESSOR BY MERGER TO FIRST UNION HOME EQUITY CORPORATION

By: Rene Wigen, Vice President

WITNESS:

Tweedy Alarcon

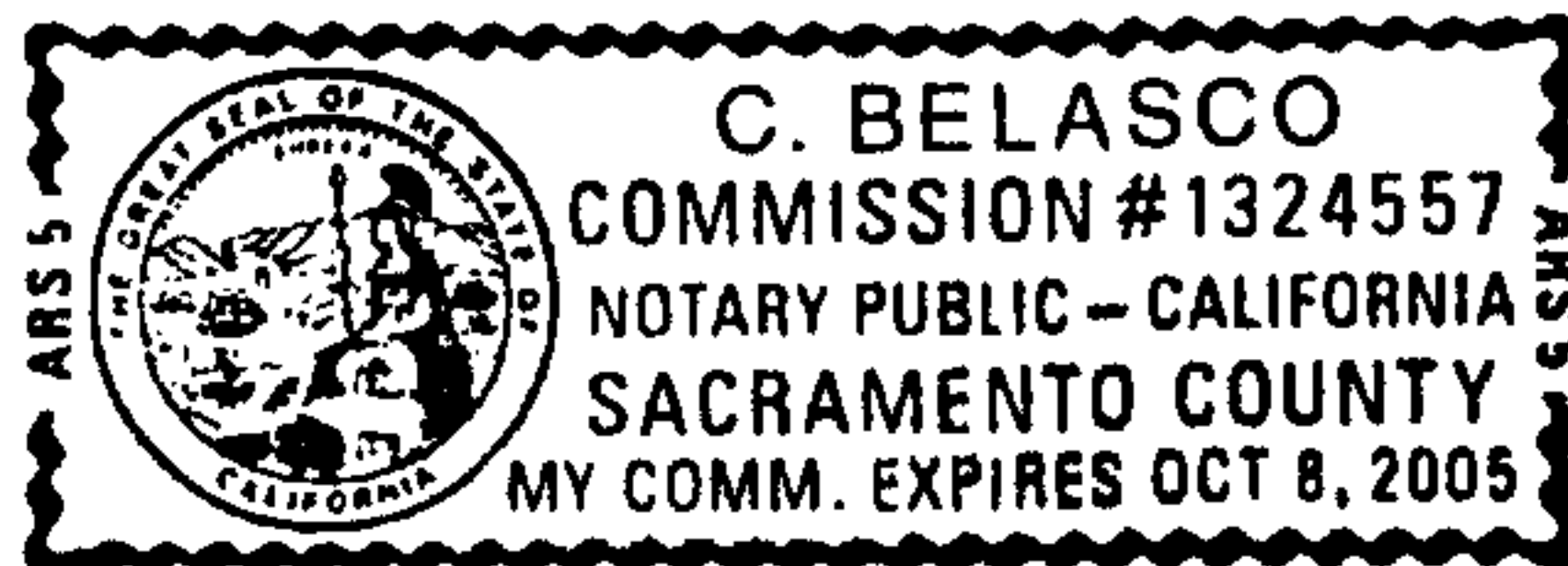
Hau V. Nguyen

State of CALIFORNIA }
County of SACRAMENTO } ss.

On JUN 13 2002, before me, C. Belasco, personally appeared Rene Wigen, 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): C. Belasco



PREPARED BY: HomeEq Servicing Corporation: P O BOX 13309, Mailcode #CA3501
Sacramento, CA 95813-3309
866/862-5573
Kathy L. Munoz