Shelby Cnty Judge of Probate, AL 10/01/2002 08:06:00 FILED/CERTIFIED

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#: 0015273741

RLS#: 1491116



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: RICKY J CLOUTIER, A MARRIED PERSON AND MARNA D CLOUTIER, 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 MAY 08, 2001, and filed for the record in the County Recorder of SHELBY, State of ALABAMA, as as Instrument No. 2001-18943, in Book No. ---, at Page No. --- on MAY 10, 2001.

IN TESTIMONY WHEREOF, the said, PHH MORTGAGE SERVICES, has caused these presents to be signed by its Assistant Secretary, Dated: SEPTEMBER 20, 2002

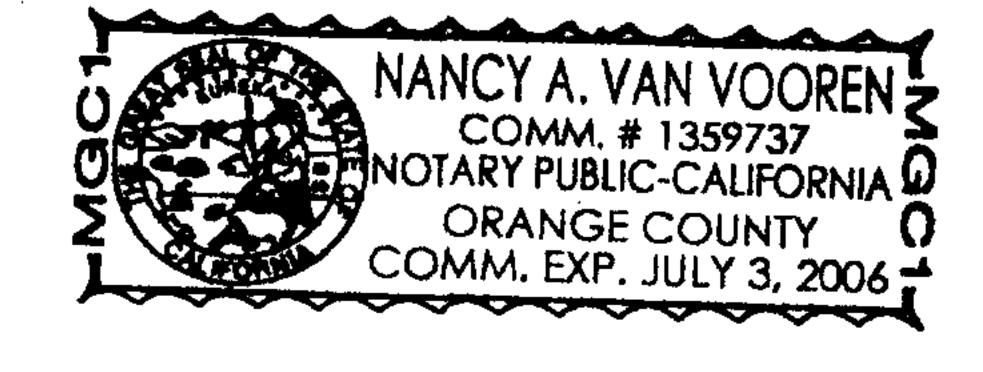
PHH MORTGAGE SERVICES By:Craig Bavenport, Assistant Secretary WITNESS: (Name): (Name): State of **CALIFORNIA** W. GOMEZ County of ORANGE

SS.

On SEPTEMBER 20, 2002, before me, Nancy A. Van Vooren, personally appeared Craig Davenport, 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.

(Notaky/Name): Nancy A. Van Vooren



PREPARED BY: T.D. Service Company

1820 E. First St., Suite 300

Santa Ana, CA 92705 714/543-8372

CRYSTAL WALLS