Shelby Cnty Judge of Probate, AL 12/17/2002 08:02:00 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#: 0007871023

RLS#: 1623079



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: JOAN H ROSS, A SINGLE WOMAN, 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 MARCH 08, 1996, and filed for the record in the County Recorder of SHELBY, State of ALABAMA, as as Instrument No. 1996-08079, in Book No. ---, at Page No. --- on MARCH 12, 1996.

IN TESTIMONY WHEREOF, the said, PHH MORTGAGE SERVICES CORPORATION, has caused these presents to be signed by its Assistant Vice President, Dated: DECEMBER 07, 2002

PHH MORTGAGE SERVICES CORPORATION

By:

Rhonda J. Crofford, Assistant Vice President

WITNESS:

(Name):

State of

County of

CALIFORNIA

ORANGE

SS.

On DECEMBER 07, 2002, before me, A. Arreola, 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): A. Arreola

A. ARREOLA COMM. # 1243233 NOTARY PUBLIC CALIFORNIA ORANGE COUNTY My comm. exp. Nov. 23, 2003

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