

RECORDING REQUESTED BY / RETURN TO: Peelle Management Corporation P.O. Box 1710, Campbell, CA 95009-1710

Discharge Of Mortgage

WHEREAS the indebtedness secured by the mortgage described below has been fully paid and satisfied, Phh Mortgage Services,

owner and holder of the debt, hereby declares that the lien of said mortgage is forever discharged and satisfied.

Original Mortgagee: PHH MORTGAGE SERVICES

Original Mortgagor: JAMES F COLLINS, JULIE A COLLINS

Recorded in Shelby County, Alabama, on 08/02/02 as Inst. # 020802000363170

Date of mortgage: 07/15/02 Amount of mortgage: \$202166.00

DATE OF SATISFACTION: 04/01/03

NOW THEREFORE, the recorder or clerk of said county is hereby instructed to record this instrument and to cancel, release, and discharge the mortgage in accordance with the regulations of said state and county.

Dated: 04/15/2003 Phh Mortgage Services

Lisa O. Cooper

Asst. Vice President

State of Nevada County of Washoe

On 04/15/2003, before me, the undersigned, a Notary Public for said County and State, personally appeared Lisa O. Cooper, personally known to me to be the person that executed the foregoing instrument, and acknowledged that she is Asst. Vice President of

Phh Mortgage Services,

and that she executed the foregoing instrument pursuant to a resolution of its board of directors and that such execution was done as the free act and deed of Phh Mortgage Services.

Notary; Judy McColley

My Commission Expires 07/10/05

Notary Public - State of Nevada

Associatment Recorded in Washon County

Appointment Recorded in Washoe County No: 01-69807-2 - Expires July 10, 2005

Prepared by: Lisa Cooper, P. O. Box 1710, Campbell, CA 95009-1710

LN# 0019323237 P.I.F.: 04/01/03

FINAL RECON.m 90798 Exec:9A Id:1 Inv# 478 04/15/03 01-117 AL Shelby 2031:3 6

rev: 90798 / 0019323237