

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#: 0018282517 Service#: 2165029RL1



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: **MARK SMITH AND KATHY L SMITH, HUSBAND AND WIFE, MARK SMITH IN ONE AND THE SAME PERSON AS MARK A. SMITH**, 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 22, 2002**, and filed for the record in the County Recorder of **SHELBY**, State of **ALABAMA**, as as Instrument No. 2002-15672, in Book No. ---, at Page No. --- on **APRIL 04, 2002**.

IN TESTIMONY WHEREOF, the said, **PHH MORTGAGE SERVICES**, has caused these presents to be signed by its Assistant Vice President, Dated: **APRIL 29, 2003**

PHH MORTGAGE SERVICES

By:


Rhonda J. Crofford, Assistant Vice President

WITNESS:

(Name):


S. Kennedy

(Name):


S. Marquez

State of CALIFORNIA

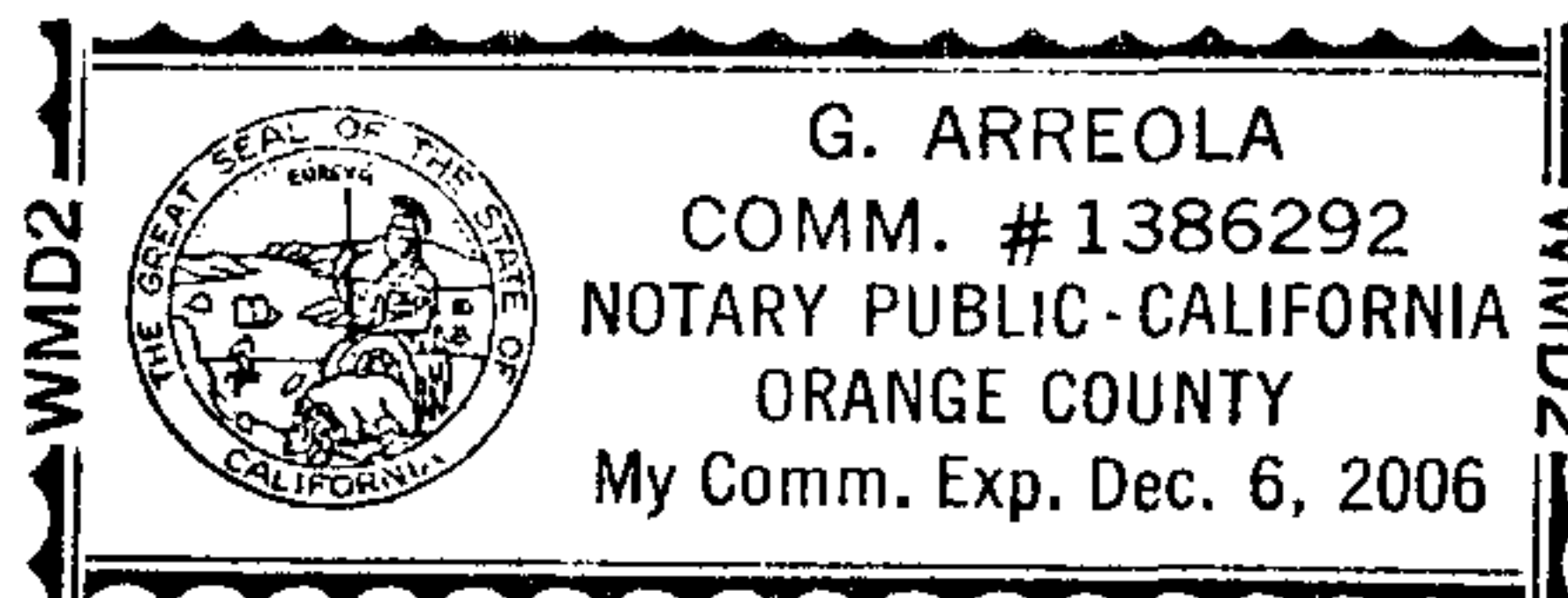
County of ORANGE

}
} ss.

On **APRIL 29, 2003**, before me, **G. 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): G. Arreola



PREPARED BY: T.D. Service Company, 1820 E. First St., Suite 300, Santa Ana, CA 92705, , LETICIA MACIAS