

**CORPORATE CANCELLATION & RELEASE**

STATE OF ALABAMA

COUNTY OF SHELBY

The debt secured by the mortgage recorded in Mortgage Book  
Page or instrument # 1998-22386 of the

Records in the Office of the Judge of Probate of SHELBY County, Alabama, from

WAYNE H LOWERY SR / MARY G LOWERY / /

to CENDANT MORTGAGE CORPORATION ATTORNEY IN FACT FOR MERRILL LYNCH CREDIT CORPORATION;  
having been paid in full  
said lien is hereby fully cancelled, satisfied and released this 23 day of June , 2003

1

**CENDANT MORTGAGE CORPORATION ATTORNEY IN FACT FOR MERRILL LYNCH  
CREDIT CORPORATION**

By:   
Its **KAREN ZIEGLER, VICE PRESIDENT**

STATE OF NEW JERSEY

COUNTY OF BURLINGTON

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that  
**KAREN ZIEGLER**, whose name as VICE PRESIDENT of CENDANT MORTGAGE CORPORATION ATTORNEY IN  
FACT FOR MERRILL LYNCH CREDIT CORPORATION, a corporation is signed to the foregoing Release, and who is known to  
me, acknowledged before me on this day that, being informed of the contents of the instrument, he, as such officer and with fully  
authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and seal this the 23 day of June , 2003


  
ROSALIE J TWADDELL

NOTARY PUBLIC

Prepared by: Mortgage Service Center – Mail Stop SV03  
4001 Leaden Hall Road  
Mt. Laurel, NJ 08054

ROSALIE J. TWADDELL  
NOTARY PUBLIC OF NEW JERSEY  
MY COMMISSION EXPIRES 01/29/2007

Rosalie Twaddell

  
Americas First FCU