

CORPORATE CANCELLATION & RELEASE

STATE OF ALABAMA

COUNTY OF SHELBY

The debt secured by the mortgage recorded in Mortgage Book O

Page O or instrument # 20020925000462360 of the

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

ROBERT A DUNCAN / ROBIN C DUNCAN / /

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 12 day of November , 2003

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

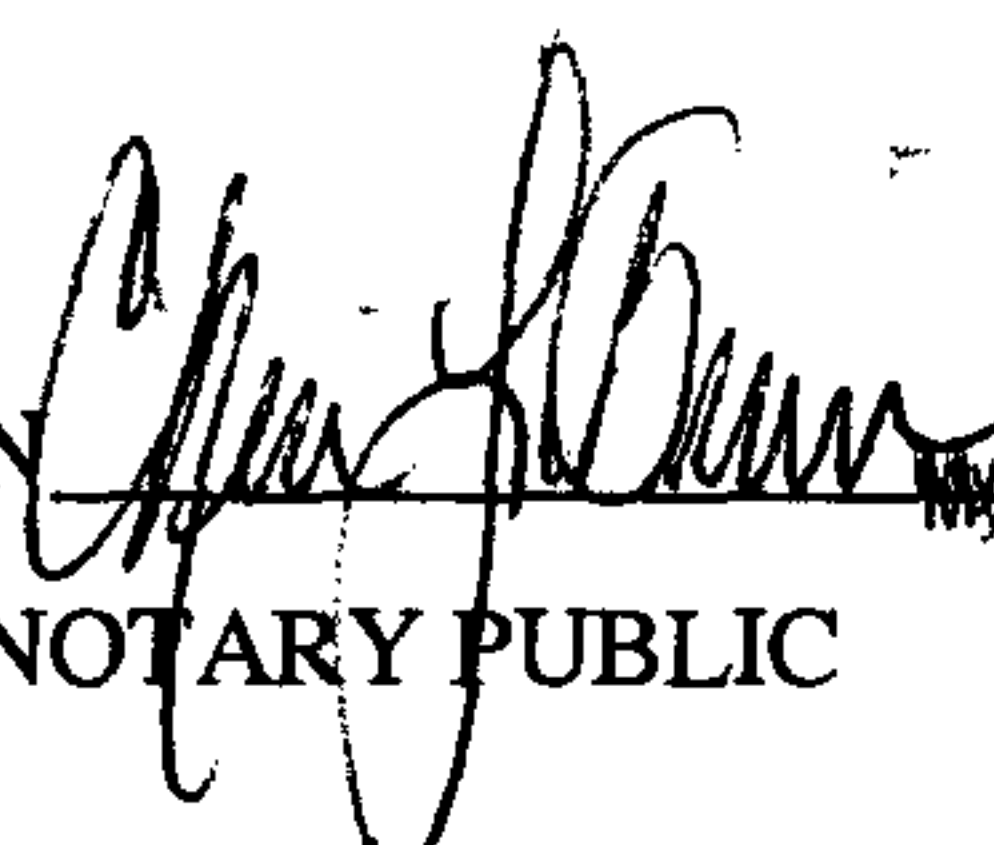
By: 
Its **LISA MOORE**, ASSISTANT VICE PRESIDENT

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
LISA MOORE, whose name as ASSISTANT 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 12 day of November , 2003


CHERYL Y BROWN
NOTARY PUBLIC
Cheryl Y Brown
Notary Public of New Jersey
My Commission Expires January 29, 2007

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

Carolyn Nogrady