CORPORATE CANCELLATION & RELEASE

STATE OF ALABAMA

COUNTY OF SHELBY

The debt secured by the mortgage recorded in Mortgage Book.

Page. or instrument # 200208090003781 of the

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

VINCENT R SIMMONS / ROSALIND Y SIMMONS / /

to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC AS NOMINEE FOR PHH MORTGAGE SERVICES; having been paid in full

said lien is hereby fully cancelled, satisfied and released this 24 day of February, 2004

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC AS NOMINEE FOR PHH MORTGAGE SERVICES

By: ______
Its FRANK MCCUICAN, 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 **FRANK MCGUIGAN**, whose name as ASSISTANT VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC AS NOMINEE FOR PHH MORTGAGE SERVICES, 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 24 day of February, 2004

NOTARY PUBLIC

Prepared by: Mortgage Service Center – Mail Stop SV03

4001 Leaden Hall Road Mt. Laurel, NJ 08054

BRENDA ROSTROM
NOTARY PUBLIC OF NEW JERSEY
MY COMMISSION EXPIRES 01/29/2007

BRENDA ROSTROM BILLON .