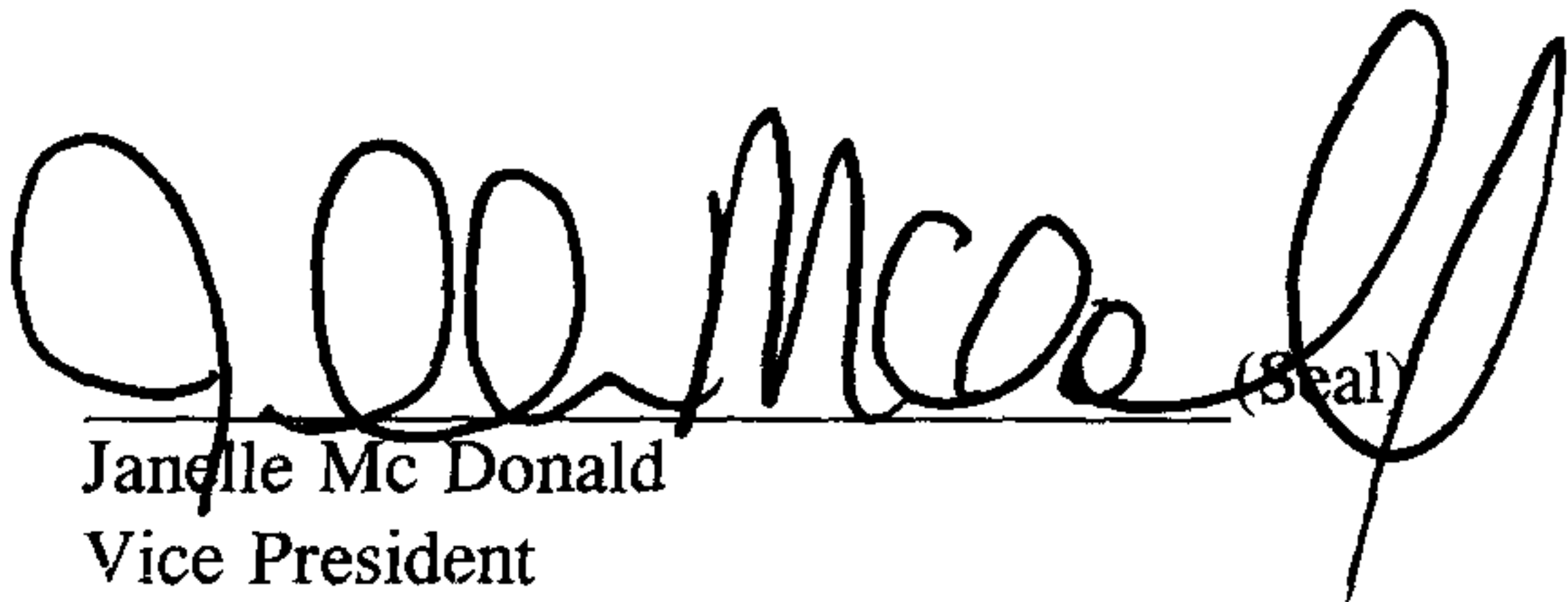


CORPORATE CANCELLATION

State of Alabama
County of Shelby

The debt made by Karen L. Joinson And John M. Joinson, Wife And Husband recorded on July 11, 2002 in Document 20020711000323050 of the Records in the Office of the Judge of Probate of Shelby County, State of Alabama, to CITIZENS BANK; having been paid in full, said lien is hereby fully canceled, this February, 18, 2004.

CHASE MANHATTAN MORTGAGE CORPORATION


Janelle Mc Donald
Vice President

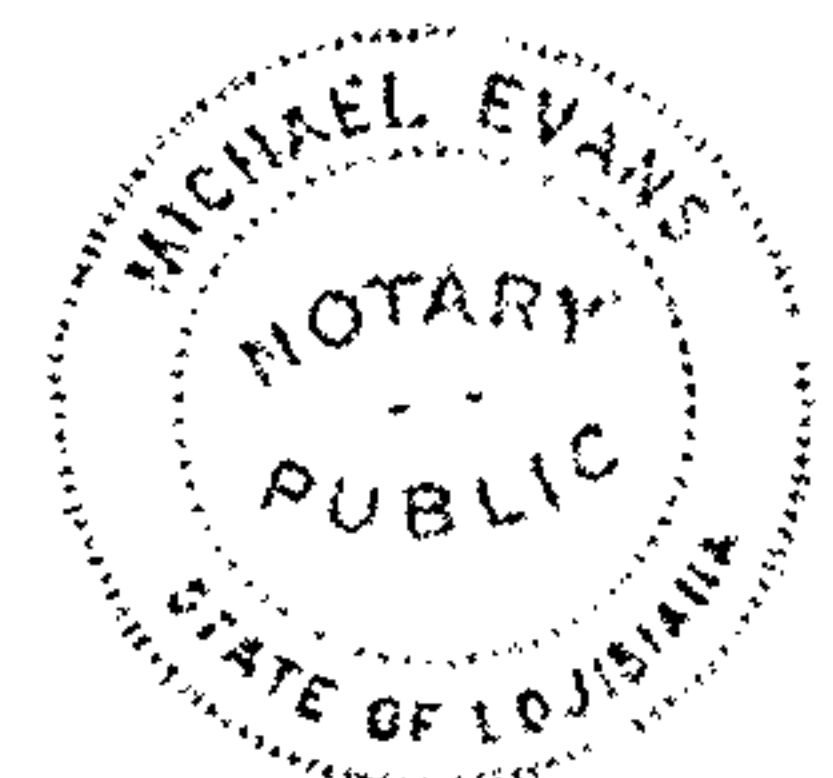


State of: Louisiana
Parish/County of: Ouachita

I, Michael Evans - 33404, a notary Public, in and for said Parish/County and State, hereby certify that Janelle Mc Donald, whose name as Vice President of CHASE MANHATTAN MORTGAGE CORPORATION, is signed to the foregoing release and cancellation; and who is known to me, acknowledged before me, that, being informed of the contents of said instrument Janelle Mc Donald as such officer and with full authority, executed the same voluntarily for and as the act of said corporation, on the day the same bears date.

Given under my hand and seal this February, 18, 2004


Michael Evans - 33404
Notary Public
Lifetime Commission



Prepared by: Tomika Harris
Chase Manhattan Mortgage Corporation
780 Kansas Lane Suite A
P.O. Box 4025
Monroe, LA 71203

Loan Number: 000000001516608940
County of: Shelby
Investor Number: 403
Investor Category
Investor Loan Number: 1681990510