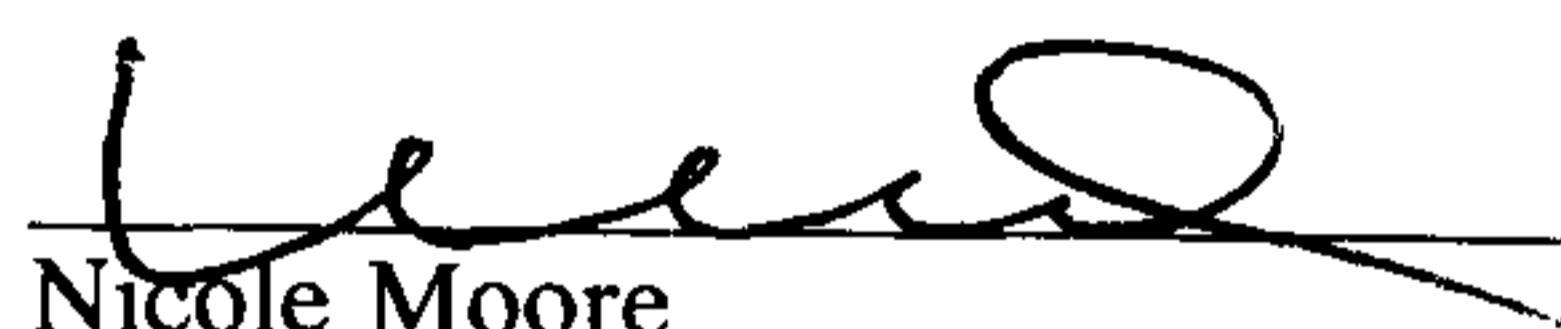


CORPORATE CANCELLATION

State of Alabama
County of Shelby

The debt made by Scott D. Schram And Ruth E. Schram Husband And Wife Ruth E Schram Is One And The Same Person As Ruth Elaine Schram recorded on October 7, 2002 in Document 20021007000487420 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 May, 6, 2004.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")
AS NOMINEE FOR CITIZENS BANK

 (Seal)
Nicole Moore
Asst. Secretary

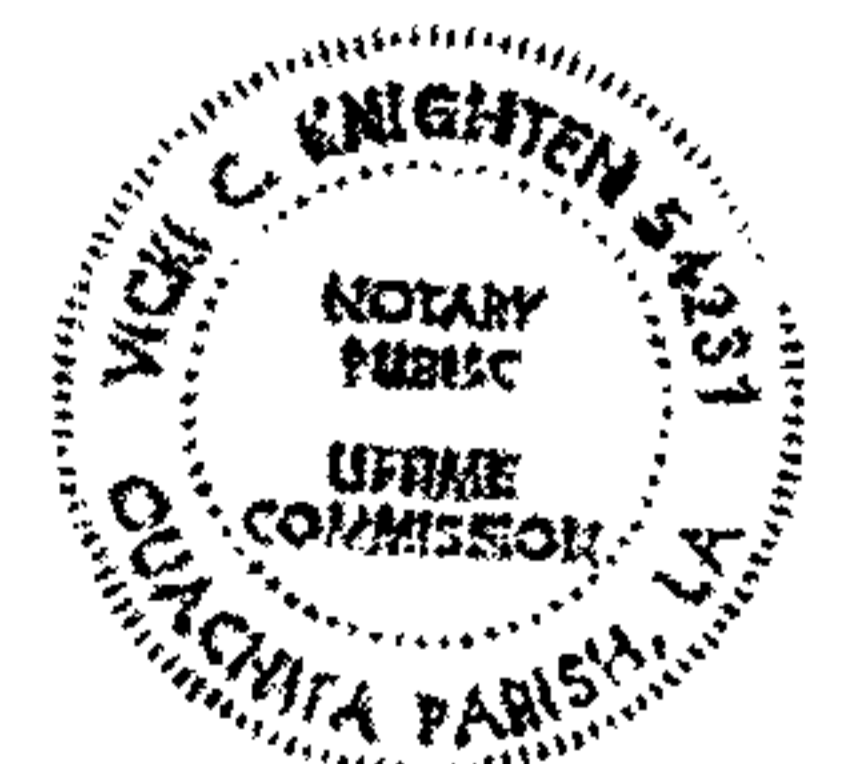


State of: Louisiana
Parish/County of: Ouachita

I, Vicki C Knighten - 54231, a notary Public, in and for said Parish/County and State, hereby certify that Nicole Moore, whose name as Asst. Secretary of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., 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 Nicole Moore 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 May, 6, 2004


Vicki C Knighten - 54231
Notary Public
Lifetime Commission



Prepared by: Nancy Kelley
Chase Manhattan Mortgage Corporation
780 Kansas Lane Suite A
P.O. Box 4025
Monroe, LA 71203
Vru# 1-888-679-6377
Min# 1001830-0000000383-7

Loan Number: 000000001516758149
County of: Shelby
Investor Number: 403
Investor Category
Investor Loan Number: 1684746889