Recording Requested By: T.D. SERVICE COMPANY

20040702000365650 Pg 1/1 11.00 Shelby Cnty Judge of Probate, AL 07/02/2004 09:51:00 FILED/CERTIFIED

And When Recorded Mail To: T.D. Service Company 1820 E. First St., Suite 300 Santa Ana, CA 92705

Space above for Recorder's use

PHONE#: (888) 679-6377 MERS MIN#: 100011170788777148

Customer#: 557 Service#: 2675199RL1

Loan#: 7078877714

RELEASE OF MORTGAGE / DEED OF TRUST

KNOW ALL MEN BY THESE PRESENTS: That the undersigned for and in consideration of the payment of indebtedness secured and the cancellation of all the notes thereby secured and the sum of one dollar, the receipt whereof is hereby acknowledged, does hereby remise, release, satisfy, convey and quit claim unto: WILLIAM D RUFF AND SHARON Y RUFF, HUSBAND AND WIFE, heirs, legal representatives, successors and/or assignees, and assigns all right, title, interest, claim, or demand whatsoever it may have acquired in, through or by a certain Mortgage/Deed of Trust bearing the date DECEMBER 16, 2002, and filed for the record in the County Recorder of SHELBY, State of ALABAMA, as as Instrument No. 200301070000141, in Book No. ---, at Page No. --- on JANUARY 07, 2003.

IN TESTIMONY WHEREOF, the said, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC AS NOMINEE FOR MERRILL LYNCH CREDIT CORPORATION, has caused these presents to be signed by its Assistant Secretary, Dated: MAY 26, 2004

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC AS NOMINEE FOR MERRILL LYNCH CREDIT CORPORATION By:Barbara Wilson, Assistant Secretary WITNESS:

Michelle Cannon

Mary Ann Trainor

State of NEW JERSEY County of **BURLINGTON**

SS.

On MAY 26, 2004 , before me, Eleonor Hamilothoris, personally appeared Barbara Wilson, Assistant Secretary personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. Witness my hand and official seal.

(Notary Name): Eleonor Hamilothoris

Eleonor Hamilothoris Notary Public of New Jersey My Commission Expires 01/29/2007

PREPARED BY: T.D. Service Company, 1820 E. First St., Suite 300, Santa Ana, CA 92705, (714) 543-8372, ARACELI ALMAGUER