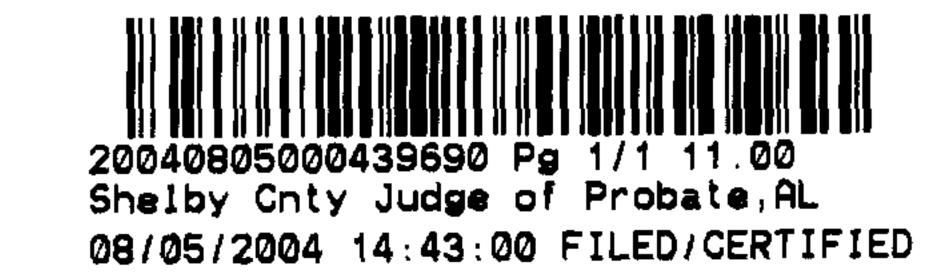


CORPORATE CANCELLATION & RELEASE



STATE OF ALABAMA

COUNTY OF SHELBY

The debt secured by the mortgage recorded in Mortgage Book.

B

Page. or instrument # 2002-18030 of the

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

WILLIAM G CARTER / JANET W CARTER / /
to PHH MORTGAGE SERVICES; having been paid in full
said lien is hereby fully cancelled, satisfied and released this 12 day of July, 2004

PHH MORTGAGE SERVICES

Its MICHELLE C. ELIZARDO-YOUNG, 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 MICHELLE C. ELIZARDO-YOUNG, whose name as ASSISTANT VICE PRESIDENT of 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 12 day of July, 2004

ROBERTA J. O'DRAIN TOBLES

NOTARY PUBLIC

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

Roberta J. O'Drain
Notary Public of New Jersey

Ommission expires April 6, 2009