

CORPORATE CANCELLATION & RELEASE

STATE OF ALABAMA

COUNTY OF SHELBY

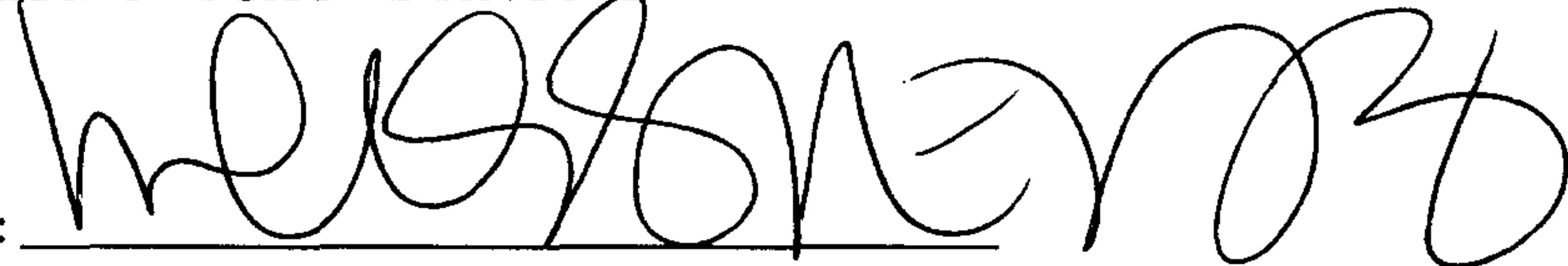
The debt secured by the mortgage recorded in Mortgage Book 0
Page 0 or instrument # 20030917000625830 of the

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

JANICE H SIMMONS / / /

to PHH MORTGAGE SERVICES; having been paid in full
said lien is hereby fully cancelled, satisfied and released this 14 day of July, 2004

PHH MORTGAGE SERVICES

By: 

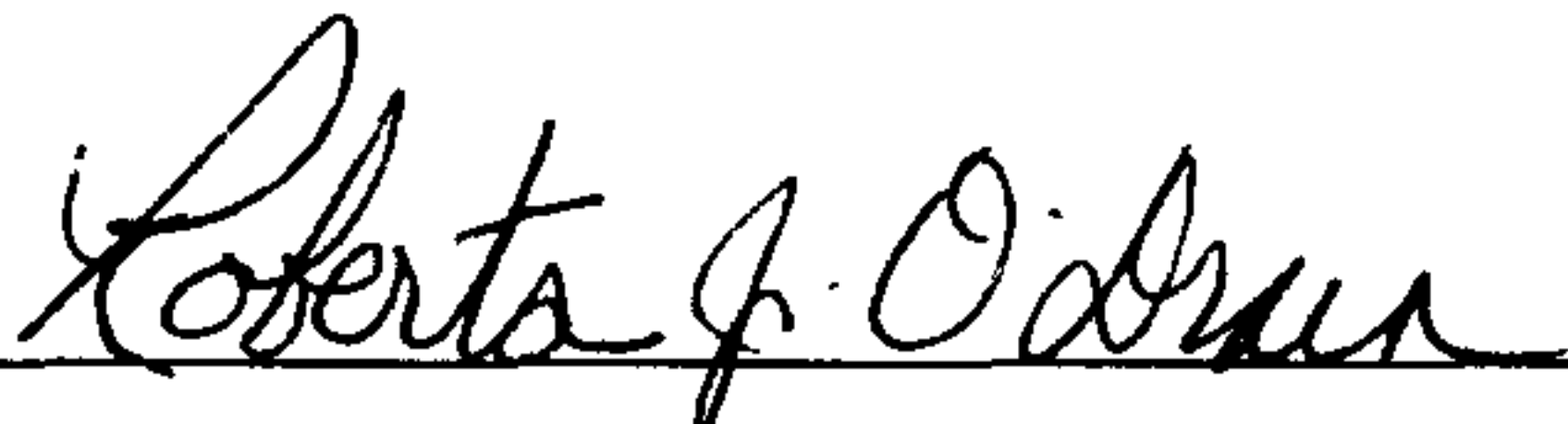
Its **MICHELLE C. ELIZARDO-YOUNG**, ASSISTANT VICE PRESIDENT

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 14 day of July, 2004

ROBERTA J. O'DRAIN 

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
My Commission expires April 6, 2009

Brenda Rostrom