

CORPORATE CANCELLATION & RELEASE

STATE OF ALABAMA

COUNTY OF SHELBY

The debt secured by the mortgage recorded in Mortgage Book . Page . or instrument # 200212300006499 of the Records in the Office of the Judge of Probate of SHELBY County, Alabama, from RAUL E BANDAS / ELSA BANDAS / / to PHH MORTGAGE SERVICES; having been paid in full said lien is hereby fully cancelled, satisfied and released this 21 day of October , 2004

PHH MORTGAGE SERVICES

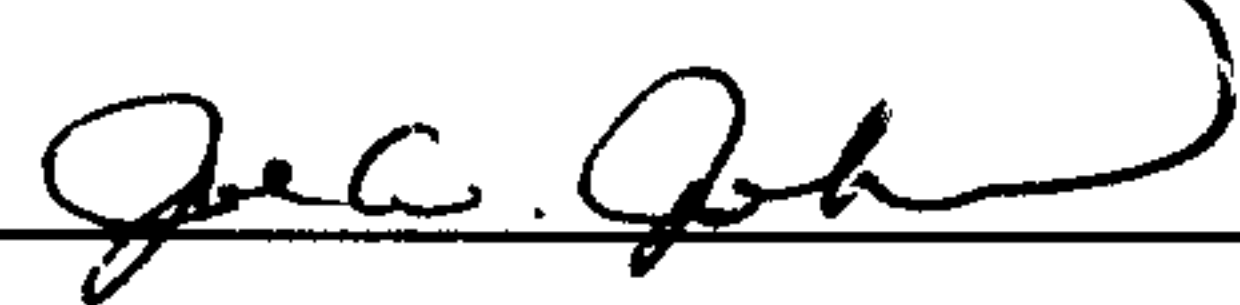
By: 
Its MICHELLE C. ELIZARDO-YOUNG, ASSISTANT VICE PRESIDENT

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 21 day of October , 2004


ELEANOR HAMLOTHORIS-
JOE A. JOHNSON

NOTARY PUBLIC

Prepared by:

JOE A. JOHNSON
NOTARY PUBLIC OF NEW JERSEY
MY COMMISSION EXPIRES 01/29/2007

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