

CORPORATE CANCELLATION & RELEASE

STATE OF ALABAMA

COUNTY OF SHELBY

The debt secured by the mortgage recorded in Mortgage Book . Page . or instrument # 2001-24347 of the Records in the Office of the Judge of Probate of SHELBY County, Alabama, from DAVID M. VARNER / BARBARA S. VARNER / / to PHH MORTGAGE CORPORATION FKA CENDANT MORTGAGE CORP ATTORNEY IN FACT FOR MERRILL LYNCH CREDIT CORP; having been paid in full said lien is hereby fully cancelled, satisfied and released this 21 day of February , 2005

POA WAS SENT FOR RECORDING 09/03/03.

PHH MORTGAGE CORPORATION FKA CENDANT MORTGAGE CORP ATTORNEY IN
FACT FOR MERRILL LYNCH CREDIT CORP

By: 
Its NICOLE S. IOVINE, ASSISTANT VICE PRESIDENT

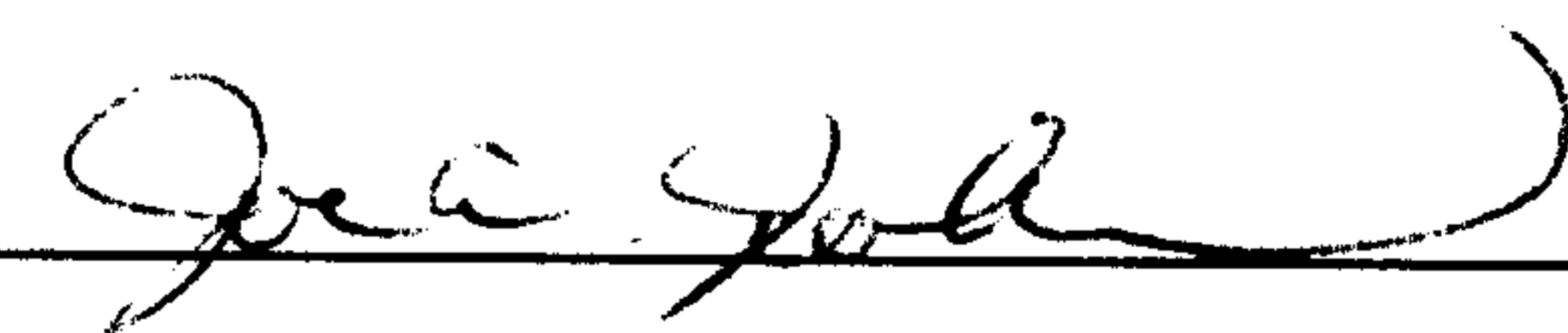
STATE OF NEW JERSEY

COUNTY OF BURLINGTON

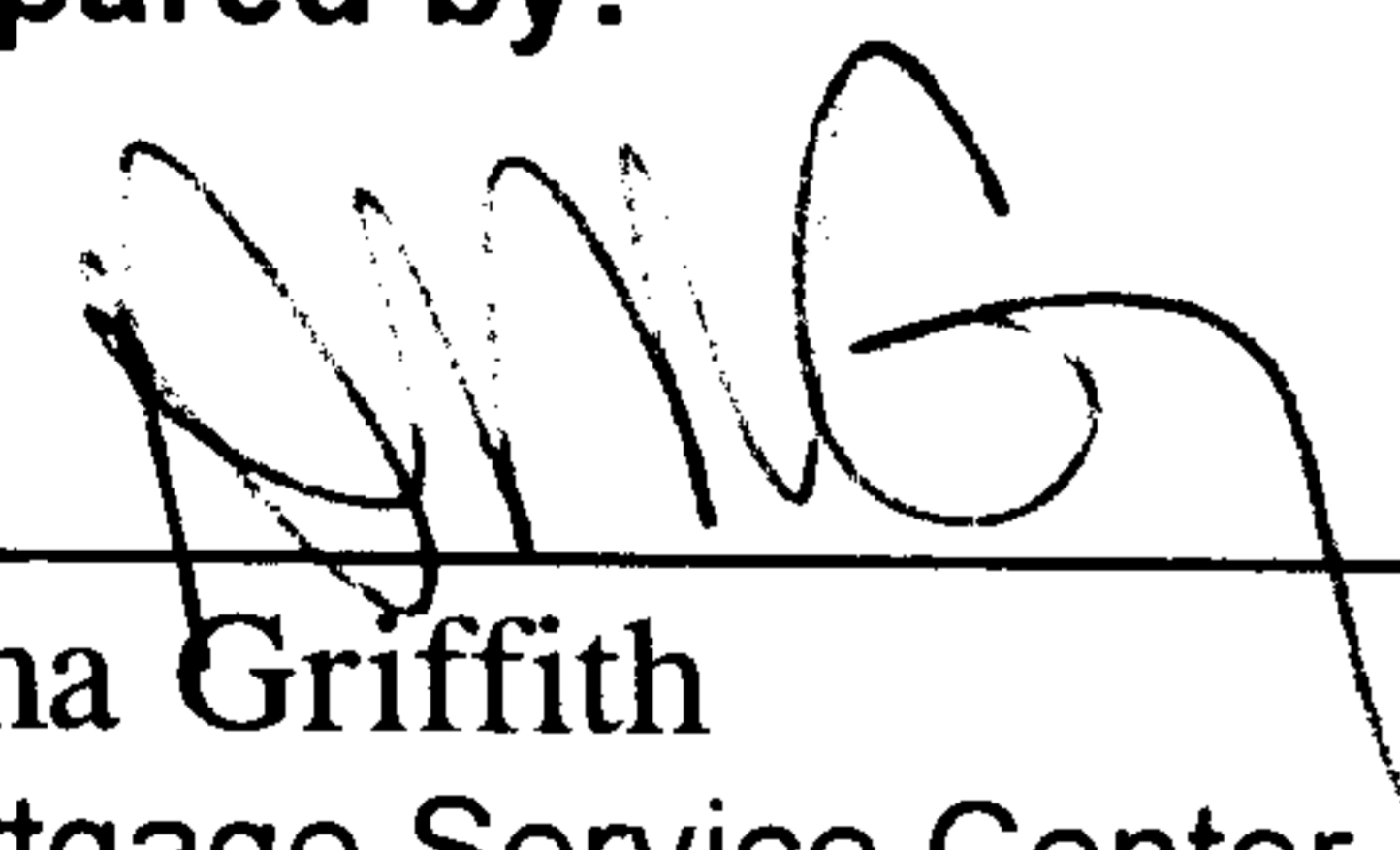
I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that NICOLE S. IOVINE, whose name as ASSISTANT VICE PRESIDENT of PHH MORTGAGE CORPORATION FKA CENDANT MORTGAGE CORP ATTORNEY IN FACT FOR MERRILL LYNCH CREDIT CORP, a corporation is signed to the foregoing 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 February , 2005

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


JOE A JOHNSON NOTARY PUBLIC

Prepared by:


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