STATE OF ALABAMA)
:
COUNTY OF SHELBY)

20050809000407900 1/1 $11.00
Shelby Cnty Judge of Probate, AL
08/09/2005 02:33:32PM FILED/CERT

CANCELLATION AND RELEASE

The debt secured by that certain Mortgage from JAMES H. FERGUSON, A MARRIED MAN AND GAIL M. FERGUSON HIS WIFE, to NEW SOUTH FEDERAL SAVINGS BANK, A FEDERALLY CHARTERED SAVINGS BANK, dated March 4, 2002, recorded in the Office of the Judge of Probate of SHELBY County, Alabama, in Book 2002, at Page 13018, having been paid in full, the said Mortgage is hereby fully released, satisfied, discharged and canceled.

IN WITNESS WHEREOF, Alabama Housing Finance Authority, has caused this instrument to be executed by its duly authorized officers on this the 28th day of July, 20005.

Alabama Housing Finance Authority

(SEAL)

By: Kathy Boston
Kathy Boston
Its: Servicing Manager

ATTEST:
By: Angie Merkl
Angie Merkl
Its: Investor Reporting/ Cash Management Supervisor

STATE OF ALABAMA)
:
COUNTY OF MONTGOMERY)

I, the undersigned authority, a Notary Public in and for said State and County, hereby certify that Kathy Boston and Angie Merkl, whose names as Servicing Manager and Investor Reporting/Cash Management Supervisor, respectively, of Alabama Housing Finance Authority, a Alabama Corporation, are signed to the foregoing instrument and who are known to me acknowledged before me on this date that, being informed of the contents of the instrument, they, as such officers and with full authority, executed the same voluntarily for and as the act of said Alabama Housing Finance Authority, a Alabama Corporation, on the day the same bears date.

Given under my hand and seal this the 28th day of July, 2005.

(SEAL)

Elaine C. Pennington
Elaine C. Pennington
Notary Public
My commission expires: 01/25/2009

This instrument was prepared by and return to:
Audrey Parks
Alabama Housing Finance Authority Loan No.2399
ATTN: Cash Management
P.O. Box 230909
Montgomery, AL 36123-0909