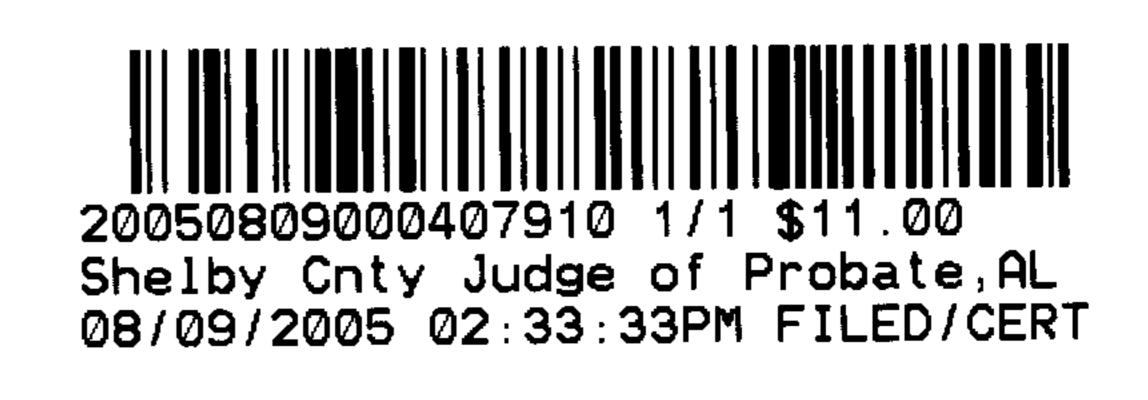
STATE OF ALABAMA)
	•
COUNTY OF SHELBY)



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, dated MARCH 4, 2002, recorded in the Office of the Judge of Probate of SHELBY County, Alabama, in Book 2002, at Page 13019, 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, 2005.

(SEAL)		Alabama Housing Finance Authority By Kathy Boston
		Its: Servicing Manager
ATTEST:		
ATTEST! By: Way Miles		
Angie Merkl		
Its: Investor Reporting/ Cash Mana	gement Su	pervisor
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

Notary Public

My commission expires: 01/25/2009

This instrument was prepared by and return to:

Audrey Parks

Alabama Housing Finance Authority

Loan No.2400

ATTN: Cash Management

P.O. Box 230909

Montgomery, AL 36123-0909