Loan 4802088000

20051114000593840 1/1 $11.00
Shelby Cnty Judge of Probate,AL
11/14/2005 01:19:25PM FILED/CERT

CORPORATE CANCELLATION & RELEASE

STATE OF ALABAMA

COUNTY OF SHELBY

The debt secured by the mortgage recorded in Mortgage Book . Page . or instrument # 2000-36004 of the Records in the Office of the Judge of Probate of SHELBY County, Alabama, from ANDREW R. GARVER / TERRI D. GARVER / / 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 13 day of October , 2005

POA RECORDED 7/12/05, INST. 20050712000346840

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 13 day of October , 2005

_____
JOE A JOHNSON NOTARY PUBLIC

Prepared by:

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

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

Denise Money