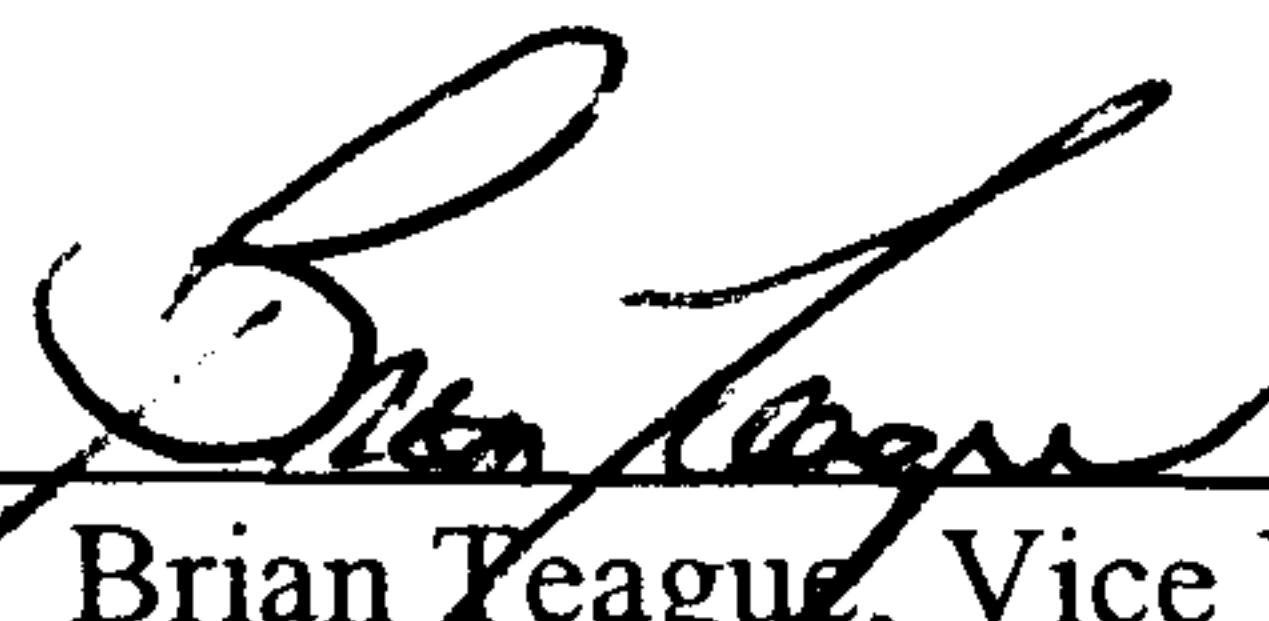


## FULL SATISFACTION OF RECORDED LIEN

Known All Men By These Presents, That, the undersigned **Merrill Lynch Credit Corporation**, acknowledges full payment of the indebtedness secured by that certain real property mortgage executed by **Ghayas Habach, A MARRIED MAN, Sawsan Babil**, which said mortgage was recorded in the office of the Judge of Probate Court of **Shelby County, Alabama**, as document number **20040120000033660** on **January 20, 2004** and the undersigned does further hereby release and satisfy said mortgage.

In Witness Whereof, the undersigned, Brian Teague, Vice President has caused these presents to be executed this day of November 30, 2005.

**PHH Mortgage Corporation F/K/A Cendant Mortgage Corporation, Attorney-in-Fact for Merrill Lynch Credit Corporation**

  
\_\_\_\_\_  
Brian Teague, Vice President

STATE OF FLORIDA )  
COUNTY OF DUVAL )

I, the undersigned, Notary Public, in and for said County in said State, hereby certify that Brian Teague, whose name as Vice President of **PHH Mortgage Corporation F/K/A Cendant Mortgage Corporation, Attorney-in-Fact for Merrill Lynch Credit Corporation**, a Delaware corporation, is signed to the foregoing instrument, and who is personally known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and Official seal this 30th day of November 2005.

  
\_\_\_\_\_  
Notary Public, State of Florida

**WHEN RECORDED, RETURN TO:**  
**Ghayas Habach**  
**P. O. Box 2038**  
**Sylacauga, AL 35150**

Account No.: 7079358938

**THIS INSTRUMENT PREPARED BY**

Created by Kathleen Clifford  
Mortgage Services  
4802 Deer Lake Drive East  
Jacksonville, FL 32246-6484



Kathleen M. Clifford  
My Commission DD287381  
Expires May 01, 2008