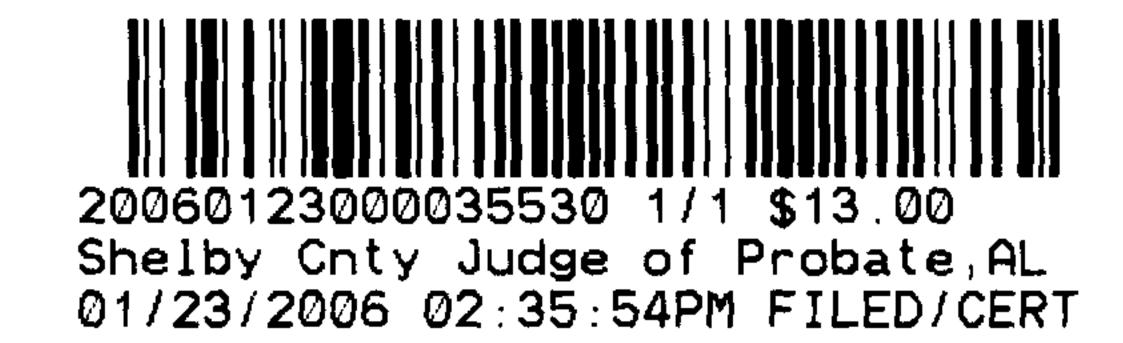
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CORPORATE CANCELLATION & RELEASE

STATE OF ALABAMA

COUNTY OF SHELBY

The debt secured by the mortgage recorded in Mortgage Book . Page . or instrument # 20030912000613030 of the Records in the Office of the Judge of Probate of SHELBY County, Alabama, from EARNEST JOHN EMMONS III / ELIZABETH M EMMONS / / to PHH MORTGAGE CORPORATION FKA PHH MORTGAGE SERVICES; having been paid in full said lien is hereby fully cancelled, satisfied and released this 11 day of January , 2006

THIS MORTGAGE WAS ASSIGNED BY ALABAMA CENTRAL CREDIT UNION TO CU LENDING, INC. RECORDED ON 09/12/2003 AS DOCUMENT # 20030912000613040. IT WAS FURTHER ASSIGNED TO PHH MORTGAGE SERVICES RECORDED ON 09/12/2003 AS DOCUMENT # 20030912000613060.

PHH MORTGAGE CORPORATION FKA PHH MORTGAGE SERVICES

By: _____ Its BARBARA E. WILSON, 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 BARBARA E. WILSON, whose name as ASSISTANT VICE PRESIDENT of PHH MORTGAGE CORPORATION FKA PHH MORTGAGE SERVICES, 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 11 day of January, 2006

SONJA L FONTANO

NOTARY PUBLIC

Sonja L. Fontano
Notary Public of New Jersey

Prepared by:

My Commission Expires June 15, 2010

Prabha Narayanan

Mortgage Service Center - Mail Stop SV03

4001 Leaden Hall Road Mt. Laurel, NJ 08054