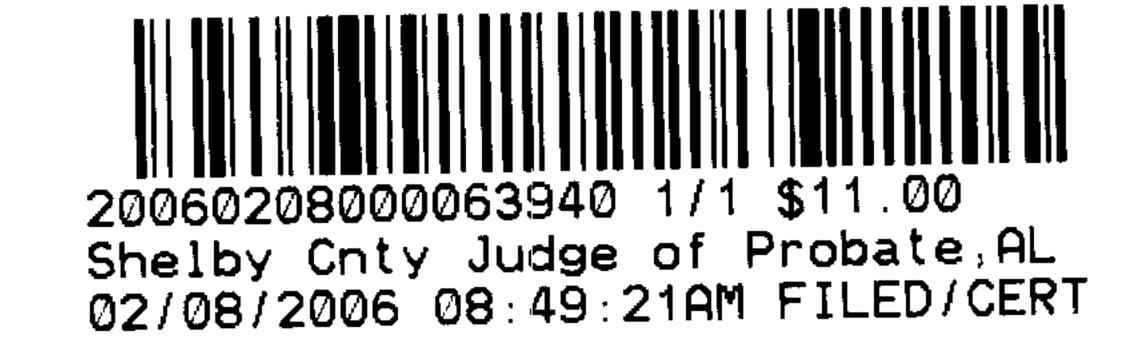
Loan 0015371651

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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 # 200122506 of the Records in the Office of the Judge of Probate of SHELBY County, Alabama, from TERESA L CARLSON / / / to PHH MORTGAGE CORPORATION FKA CENDANT MORTGAGE CORPORATION FKA PHH MORTGAGE SERVICES; having been paid in full said lien is hereby fully cancelled, satisfied and released this 27 day of January, 2006

PHH MORTGAGE CORPORATION FKA CENDANT 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 CENDANT 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 27 day of January, 2006

BRENDA ROSTROM

NOTARY PUBLIC

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ERENDA ROSTROM

NOTARY PUBLIC OF NEW JERSEY

MY COMMISSION EXPIRES 01/29/2007

Prepared by:

Gwendolyn Hawkins Mortgage Service Center - Mail Stop SV03

4001 Leaden Hall Road Mt. Laurel, NJ 08054

Gwendolyn Hawkins