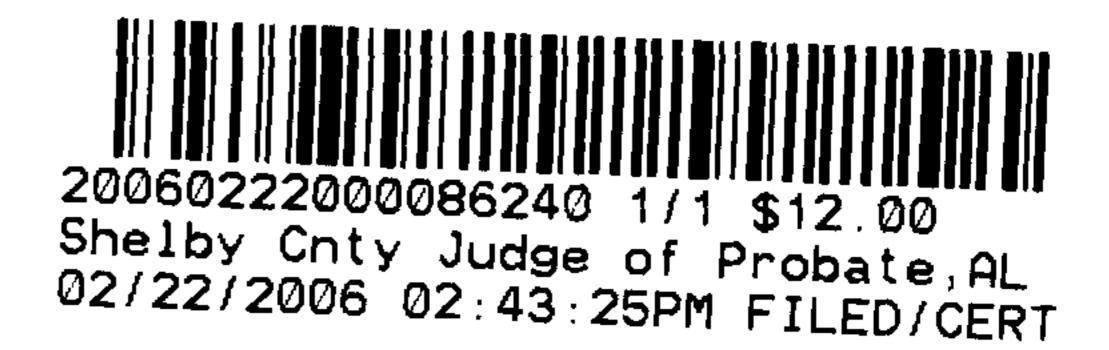
CORPORATE CANCELLATION & RELEASE

STATE OF ALABAMA

COUNTY OF SHELBY



The debt secured by the mortgage recorded in Mortgage Book . Page . or instrument # 19951003000278281 of the Records in the Office of the Judge of Probate of SHELBY County, Alabama, from RICHARD HOWARD MCCURDY / DEBRA C MCCURDY / / to PHH MORTGAGE CORPORATION FKA PHH US MORTGAGE CORPORATION; having been paid in full said lien is hereby fully cancelled, satisfied and released this 16 day of February , 2006

THIS MORTGAGE WAS ASSIGNED BY TELCO CREDIT UNION TO PHH US MORTGAGE CORPORATION RECORDED IN DOC: 19951003000278311

PHH MORTGAGE CORPORATION FKA PHH US MORTGAGE CORPORATION

Its MICHELLE C. ELIZARDO-YOUNG, 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 MICHELLE C. ELIZARDO-YOUNG, whose name as ASSISTANT VICE PRESIDENT of PHH MORTGAGE CORPORATION FKA PHH US MORTGAGE CORPORATION, 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 16 day of February , 2006

MICHELLE LEE CANNON

vichelle Lee Cannon

Notary Public of New Jersey

Wv Commission Expires May 18, 2010

NOTARY PUBLIC

Daphne Coulter

Prepared by:

Mortgage Service Center – Mail Stop SV03

4001 Leaden Hall Road Mt. Laurel, NJ 08054