

CORPORATE CANCELLATION & RELEASE

STATE OF ALABAMA

COUNTY OF SHELBY

The debt secured by the mortgage recorded in Mortgage Book . Page . or instrument # 20031117000756300 of the Records in the Office of the Judge of Probate of SHELBY County, Alabama, from BILLY R FERGUSON / PENELOPE MOORE FERGUSON / / 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 1 day of March , 2006

POA WAS RECORDED 07/12/2005 DOC#20050712000346840

PHH MORTGAGE CORPORATION FKA CENDANT MORTGAGE CORP ATTORNEY IN FACT FOR MERRILL LYNCH CREDIT CORP

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 1 day of March , 2006

JOE A JOHNSON

NOTARY PUBLIC

Prepared by:

Clore Brown

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

Qua. Qu