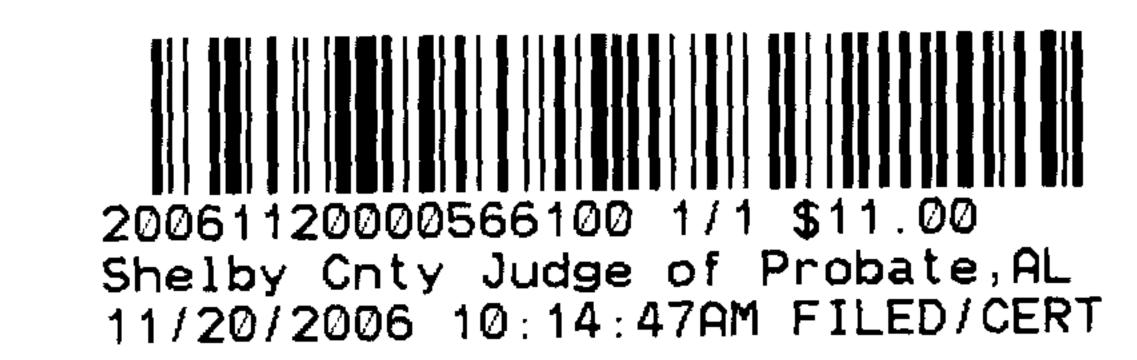
CORPORATE CANCELLATION & RELEASE



STATE OF ALABAMA

COUNTY OF SHELBY

The debt secured by the mortgage recorded in Mortgage Book . Page . or instrument # 20020610000272490 of the Records in the Office of the Judge of Probate of SHELBY County, Alabama, from NATHAN A FERNOW / DEBORAH L FERNOW / / to PHH MORTGAGE CORPORATION FKA CENDANT MORTGAGE CORPORATION; having been paid in full said lien is hereby fully cancelled, satisfied and released this 27 day of October , 2006

MAN

PHH MORTGAGE CORPORATION FKA CENDANT MORTGAGE CORPORATION

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, 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 October, 2006

SONJA L FONTANO

Mund and mon

Sonja L. Fontano

Notary Public of New Jersey

My Commission Expires June 15, 2010

NOTARY PUBLIC

Prepared by:

Rajinikanth Radhakrishnan

Mortgage Service Center – Mail Stop SV03

4001 Leaden Hall Road Mt. Laurel, NJ 08054

Rajinikanth Radhakrishnan