

State of Alabama )  
County of SHELBY )

**FULL RELEASE OF MORTGAGE**

**KNOW ALL MEN BY THESE PRESENT, THAT:**

FOR VALUE RECEIVED, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as nominee for THE CIT GROUP/CONSUMER FINANCE, INC., a corporation, being the owner and holder of that certain mortgage from JENNIFER HAMMOND-COLLIER AND STEPHEN COLLIER, WIFE AND HUSBAND, dated SEPTEMBER 29, 2005, and recorded in Book DOC# 20051004000516600, page N/A, and filed OCTOBER 04, 2005, in the office of the Judge of Probate of SHELBY County, Alabama, and of the indebtedness secured thereby, does hereby acknowledge full payment and satisfaction of the indebtedness so secured by said mortgage and does hereby forever release and discharge in full the lien of said mortgage.

IN WITNESS WHEREOF, the said MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as nominee for THE CIT GROUP/CONSUMER FINANCE, INC., a corporation, has hereunto set its signature by THOMAS CRITCHLEY, its Assistant Vice President, who is duly authorized, on January 25, 2008.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.  
as nominee for THE CIT GROUP/CONSUMER FINANCE, INC.

THOMAS CRITCHLEY, Assistant Vice President

STATE OF NEW JERSEY )  
COUNTY OF BURLINGTON )

SS

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that THOMAS CRITCHLEY, whose name as Assistant Vice President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as nominee for THE CIT GROUP/CONSUMER FINANCE, INC. a corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he/she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

GIVEN UNDER MY HAND AND OFFICIAL SEAL, on January 25, 2008.

  
Notary Public: MARYANN C. MONAGHAN

My Commission Expires: 08/17/2008

Return to: JENNIFER HAMMOND-COLLIER  
206 STONE CIRCLE  
PELHAM, AL 35124-0000

CIT Account Number : 00009800321680 Linda Quay

MIN#:

MERS Telephone Number: 1-888-679-6377