

STATE OF ALABAMA)
 :
COUNTY OF SHELBY)

CANCELLATION AND RELEASE

The debt secured by JENNIFER L CAIRNS, a single person, NEW SOUTH FEDERAL SAVINGS BANK, a Federally Chartered Savings Bank, dated August 27, 2003, recorded in the Office of the Judge of Probate of SHELBY County, Alabama, in Instrument #20030916000621780 and re-recorded in Instrument #20030930000655260, having been paid in full, the said Mortgage is hereby fully released, satisfied, discharged and canceled.

IN WITNESS WHEREOF, Alabama Housing Finance Authority has caused this instrument to be executed by its duly authorized officers on this the 15TH day of February, 2008.

(SEAL)



Alabama Housing Finance Authority

By: *Kathy Boston*
Kathy Boston
Its Servicing Manager

ATTEST:

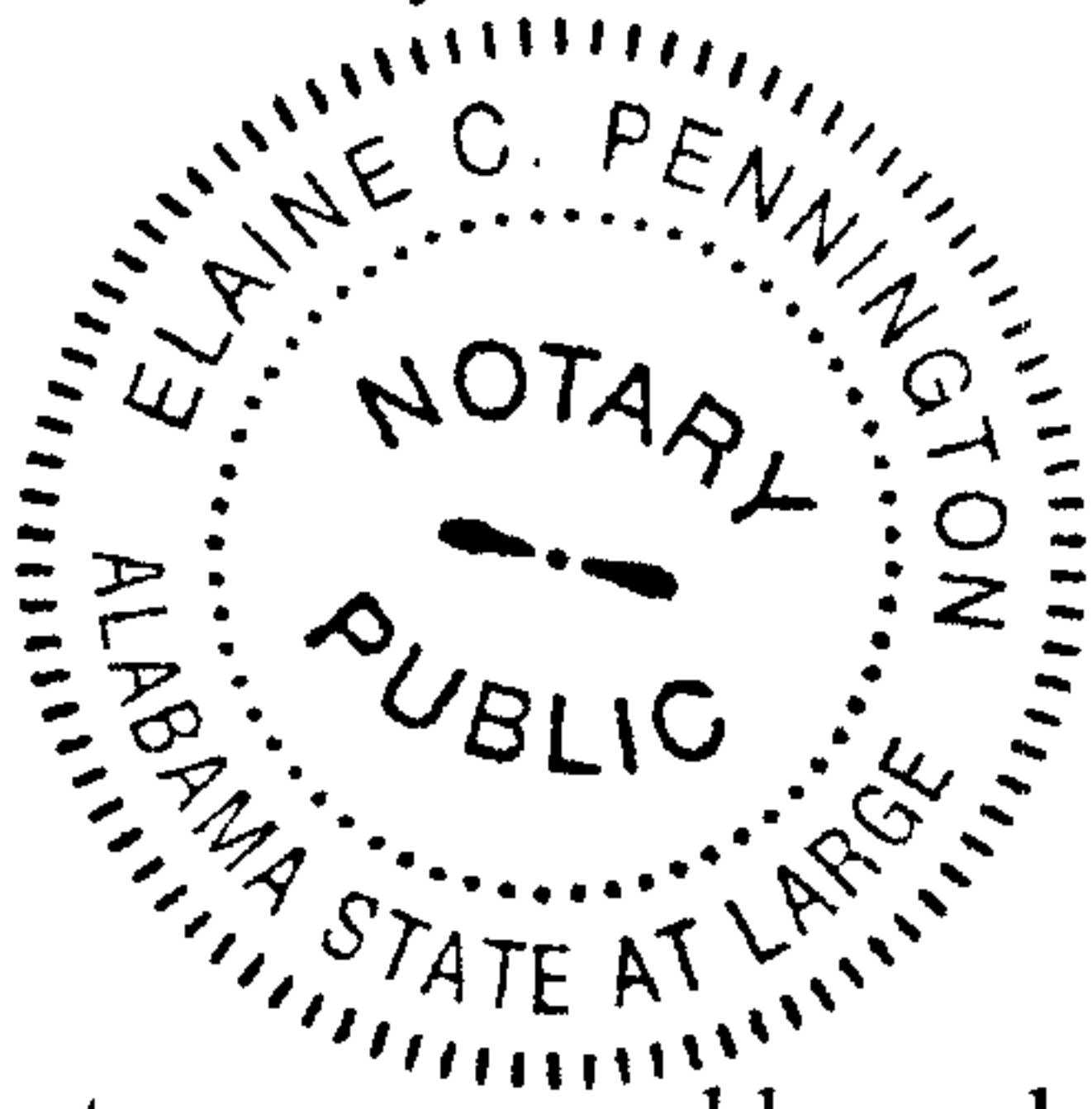
By: *Angie Merkl*
Angie Merkl
Its Investor Reporting / Cash Management Supervisor

STATE OF ALABAMA)
 :
COUNTY OF MONTGOMERY)

I, the undersigned authority, a Notary Public in and for said State and County, hereby certify that Kathy Boston and Angie Merkl, whose names as Servicing Manager and Investor Reporting / Cash Management Supervisor, respectively, of Alabama Housing Finance Authority, are signed to the foregoing instrument and who are known to me acknowledged before me on this date that, being informed of the contents of the instrument, they, as such officers and with full authority, executed the same voluntarily for and as the act of said Alabama Housing Finance Authority, on the day the same bears date.

Given under my hand and seal this the 15TH day of February, 2008.

(SEAL)



Elaine C. Pennington
Elaine C. Pennington
Notary Public
My commission expires: 01/25/2009

This instrument was prepared by and return to:

Pat D. House
Alabama Housing Finance Authority Loan #2655
P.O. Box 231599
Montgomery, AL 36123-1599