

AFFIDAVIT FOR RELEASE OF MORTGAGE

**RE: Mortgage recorded in Instrument #20030107000014200, in the Probate Office of Shelby County, Alabama**

STATE OF ALABAMA:

JEFFERSON COUNTY:

Before me, the undersigned authority, a Notary Public in and for said County in said State, personally appeared William D. Ruff and Sharon Y. Ruff, whose names are signed to this Affidavit and who are known to me, and who being first duly sworn deposes and says as follows:

Our names are William D. Ruff and Sharon Y. Ruff and we do depose and state that we know of our own knowledge that the **mortgage from Merrill Lynch Credit Corporation, in Instrument #20030107000014200, has been paid in full and that nothing is owed on said mortgage (see attached exhibit "A"). We give this affidavit in order to induce Birmingham Title Services Corporation/or Stewart Title Guaranty Company to provide a title policy reflecting marketable title to the subject real estate and to induce Stephen Grimes to close the transaction.**

IN WITNESS WHEREOF, We have hereunto set our hands and seals on this the 22 day of September, 2009.

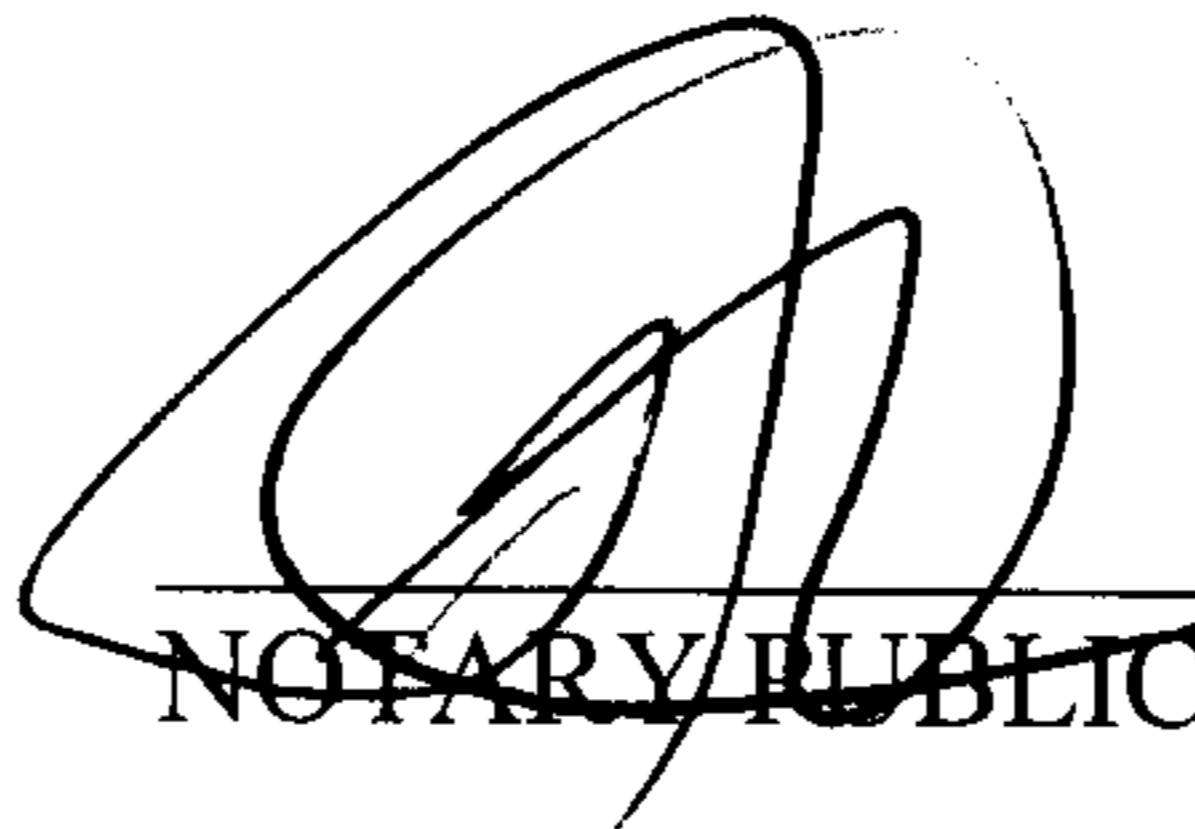


William D. Ruff - Affiant



Sharon Y. Ruff - Affiant

SWORN TO AND SUBSCRIBED BEFORE ME THIS 22 DAY SEPTEMBER, 2009.

  
NOTARY PUBLIC

My commission expires: 11/16/2010

(SEAL)

This instrument was prepared by:  
Stephen Grimes, Attorney  
P. O. Box 463, 1106 Main Street  
Gardendale, AL 35071

Loan 7076534838

20091006000379120 2/2 \$14.00  
Shelby Cnty Judge of Probate, AL  
10/06/2009 02:02:00 PM FILED/CERT


CORPORATE CANCELLATION & RELEASE

STATE OF ALABAMA  
COUNTY OF SHELBY

The debt secured by the mortgage recorded in Mortgage Book . Page . or Instrument # 20030107000014200 of the Records in the Office of the Judge of Probate of SHELBY County, Alabama, from WILLIAM D. RUFF / SHARON Y. RUFF / / 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 2 day of September , 2009

POA RECORDED 07/12/2005 IN DOC/INST# 20050712000346840


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

By:   
its ~~BY: MICHELLE ELIZARDO-YOUNG~~, ASSISTANT VICE PRESIDENT  
Michelle Elizardo-Young

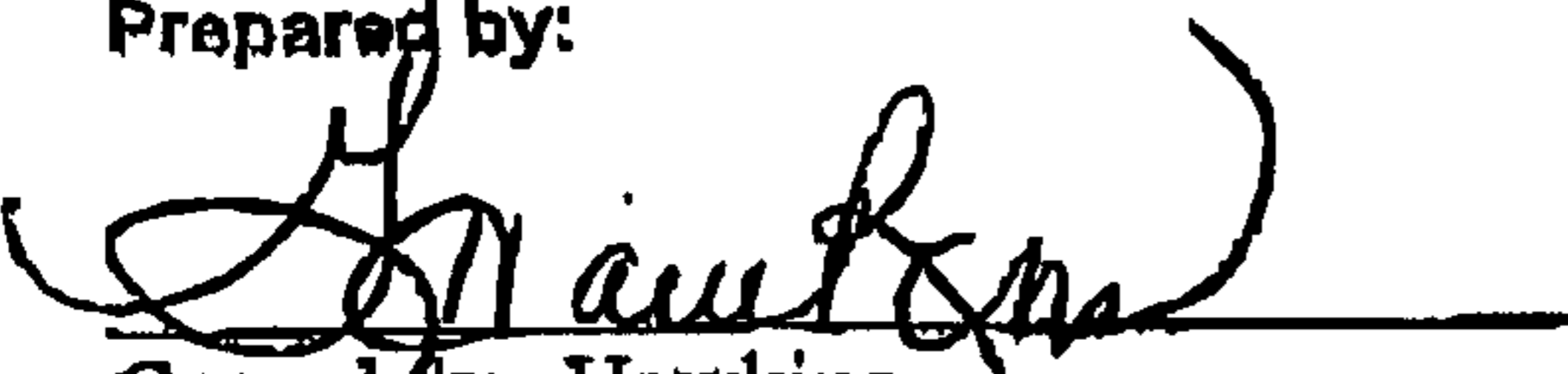
STATE OF NEW JERSEY  
COUNTY OF BURLINGTON

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that ~~Michelle Elizardo-Young~~ <sup>Michelle Elizardo-Young</sup> 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 2 day of September , 2009

  
BRENDA ROSTROM NOTARY PUBLIC

Brenda Rostrom  
Notary Public of New Jersey  
My Commission Expires January 28 2012

Prepared by:  
  
Gwendolyn Hawkins  
Mortgage Service Center - Mall Stop SV03  
4001 Leaden Hall Road  
Mt. Laurel, NJ 08054

Gwendolyn Hawkins