

STATE OF ALABAMA)
COUNTY OF SHELBY)

CANCELLATION AND RELEASE

The debt secured by JOSEPH SCOTT MORRIS, a single person, to NEW SOUTH FEDERAL SAVINGS BANK, a Federally Chartered Savings Bank, dated August 15, 2003, and filed for record August 19, 2003 in the Office of the Judge of Probate of SHELBY County, Alabama, in Instrument #20030819000545570, having been paid in full, the said Mortgage is hereby fully released, satisfied, discharged and cancelled.

IN WITNESS WHEREOF, Alabama Housing Finance Authority has caused this instrument to be executed by its duly authorized officers on this the 27th day of January, 2010.

(SEAL)



Alabama Housing Finance Authority

By: Kathy Boston
Kathy Boston
Its Servicing Manager

ATTEST:

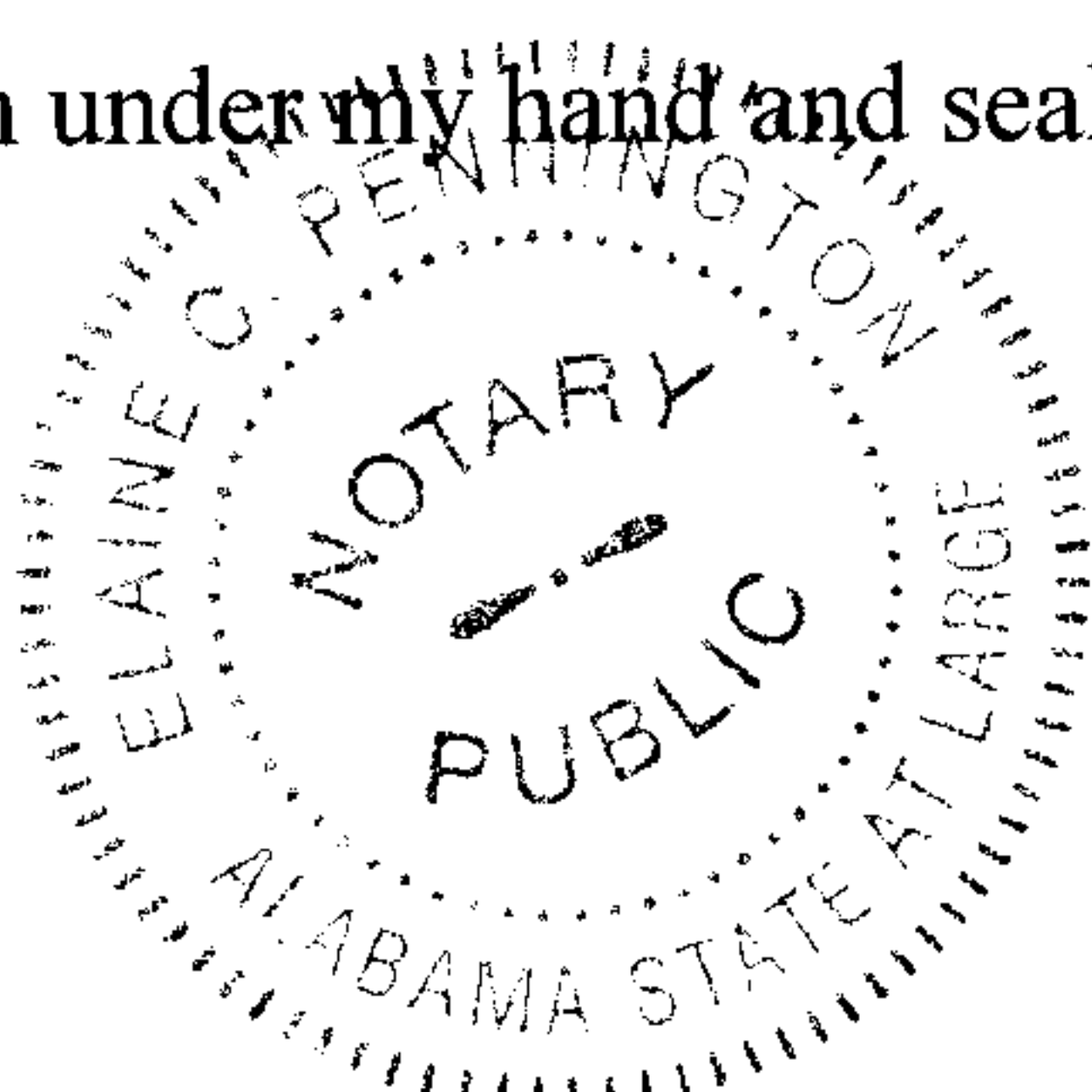
By: Angie Merkl
Angie Merkl
Its Investor Reporting / Cash Management Supervisor

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 27th day of January, 2010.

(SEAL)



Elaine C. Pennington
Elaine C. Pennington
Notary Public, State of Alabama
My commission expires: 01/23/2013

This instrument was prepared by and return to:

Pat D. House
Alabama Housing Finance Authority Loan #3145
P.O. Box 242928
Montgomery, AL 36124-2928