

RELEASE OF MORTGAGE OR DEED OF TRUST

KNOW ALL MEN BY THESE PRESENTS

HIBERNIA NATIONAL BANK, the legal holder of the following Note

Dated and signed by the makers on 10-26-1998

Made and subscribed by Edward R. Rikard

Payable to the order of Coats & Co., Inc.

Declares the mortgage note is secured by a mortgage/deed of trust of even date therewith,
was executed by the said parties and recorded in the Official Public Records of
Shelby Parish/County, State of Alabama recorded as
document/instrument # Instr 1998-44049 Book/Vol. # _____ Page _____
for the following described property:

Lot 15, Southpointe Sixth Sector, Phase Two, Shelby County, Alabama.

Hibernia National Bank further declares said mortgage note is fully paid, satisfied,
released and discharged and the Clerk in the Official Public records has authorization to
cancel the Mortgage/Deed of Trust as of 01-11-2001.

WITNESSES:

Melanie Tucker
Sandy Barber

HIBERNIA NATIONAL BANK

BY: James T. Dean
James T. Dean
Sr. Vice President

STATE OF LOUISIANA
PARISH OF EAST BATON ROUGE

I, B.D. Burdette, Notary Public in and for the aforementioned Parish and
State, does hereby certify James T. Dean, Sr. Vice President of Hibernia National Bank,
personally known to me to be the same person who subscribed to the foregoing
instrument, appeared before me on 01-11-2001 in person and
acknowledged that he signed, sealed and delivered the said instrument as his free will, for
the uses and purposes therein set forth.

B.D. Burdette
Notary Public
Commission expires at death

PREPARED BY:
HIBERNIA NATIONAL BANK
P. O. BOX 481
BATON ROUGE, LA 70821
MELANIE TUCKER

Inst # 2001-02226

01/22/2001-02226
09:49 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MMB 11.00