

Recording Requested By:
NEW SOUTH FEDERAL SAVINGS BANK

When Recorded Return To:

NEW SOUTH FEDERAL SAVINGS BANK
210 AUTOMATION WAY
Birmingham, AL 35210-

DISCHARGE OF MORTGAGE

New South Federal Savings Bank #:710667430 "GARVIN" Lender ID:/ Shelby, Alabama

KNOW ALL MEN BY THESE PRESENTS,
That NEW SOUTH FEDERAL SAVINGS BANK, A FEDERALLY CHARTERED SAVINGS BANK FOR THE CHASE MANHATTAN BANK, AS TRUSTEE, NEW SOUTH HOME EQUITY TRUST 1999-1, HOME EQUITY ASSET BACK CERTIFICATES, SERIES 1999-1, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage dated 10/26/1998, made and executed by DWIGHT GARVIN AND RONDA GARVIN HUSBAND AND WIFE, to secure payment of the principal sum of \$21,000.00 plus interest, originally to COATS & CO., INC. D/B/A ADVANTAGE EQUITY, in the County of SHELBY and the State of ALABAMA, Recorded 11/06/1998 as Instrument No. 1998-44079 Mortgage Book NA, Page NA, is now Paid and Satisfied, and is therefore discharged.

In all references in this instrument to any party, the use of a particular gender or number is intended to include the appropriate gender or number as the case may be.

IN WITNESS WHEREOF, the said Mortgagee has set his hand and has caused these presents to be signed by its duly authorized officer(s).

NEW SOUTH FEDERAL SAVINGS BANK, A
FEDERALLY CHARTERED SAVINGS BANK FOR THE
CHASE MANHATTAN BANK, AS TRUSTEE, NEW
SOUTH HOME EQUITY TRUST 1999-1, HOME
EQUITY ASSET BACK CERTIFICATES, SERIES

1999-1
On 2-21-01 (DATE)

By: Sheila Woodward
SHEILA WOODWARD AVP

STATE OF Alabama
COUNTY OF Jefferson (Birmingham Div.)

ON 2-21-01, before me, Linda Sue Kizziah, a Notary Public in and for the County of Jefferson (Birmingham Div.) County, State of Alabama, personally appeared SHEILA WOODWARD AVP, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Linda Sue Kizziah
Linda Sue Kizziah
Notary Expires: 07/14/2003

* Document Prepared By: Veronica Mitchell (This area for notarial seal)
VERONICA MITCHELL, 210 AUTOMATION WAY BIRMINGHAM AL 35210 (205)951-4000
VGM-20010221-0019 ALSHELBY SHELBY AL BAT: 3437/710667430 KXALDOM1

Inst # 2001-06933

02/28/2001-06933

11:34 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

001 HMB 11.00