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 December 18, 1998

Made and subscribed by

Betty Ruth Chambers

Jerry Chambers

Payable to the Order of

SOUTHEASTERN MORTGAGE OF ALABAMA LLC

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 number, Book/Vol. number 1999, Page 01943 for the following described property:

LOT 51 APACHE RIDGE SECTIOR 6 SHELBY COUNTY ALABAMA

Hibernia National Bank further declares said Mortgage Note in 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 May 23, 2003.

WITNESSE

HIBERNIA NATIONAL BANK

BY:

Beverly Payne Asst. Vice President

STATE OF LOUISIANA

PARISH OF EAST BATON ROUGE

I, Kathleen M. Schexnayder, Notary Public in and for the aforementioned parish and state, do hereby certify Beverly Payne, Asst. 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 May 23, 2003 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.

> NOTARY RUBLIC, KATHLEEN M/ SCHEXNAYDER

Commission expires at death

PREPARED BY: HIBERNIA NATIONAL BANK PO BOX 481 BATON ROUGE, LA 70821 SANDY BARBER 0099622073