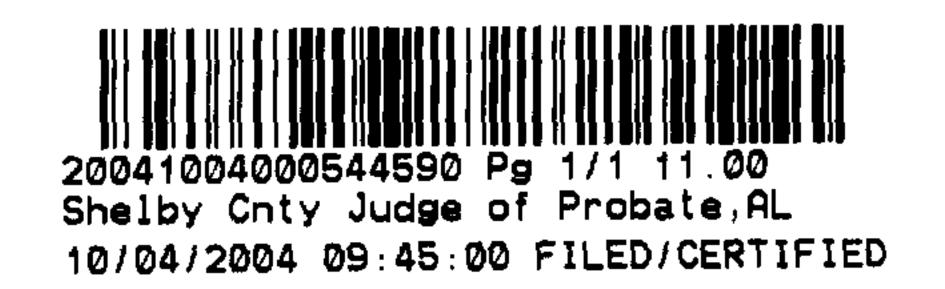
Recording Requested By: NEW SOUTH FEDERAL SAVINGS BANK

When Recorded Return To:

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



DISCHARGE OF MORTGAGE

New South Federal Savings Bank #:8684161 "White" ID:618001/0710684161 Shelby, AL

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 02/24/1999, made
and executed by DON L. WHITE AND WIFE PATTI WHITE, to secure payment of the
principal sum of \$83,000.00 plus interest, originally to NEW SOUTH FEDERAL
SAVINGS BANK, in the County of SHELBY and the State of ALABAMA, Recorded
03/02/1999 as Instrument No. 1999-08562 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

By: Rele Waluk

SHEILA WOODWARD, AVP

STATE OF Alabama

COUNTY OF Jefferson (Birmingham Div.)

ON 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.

Notary Expires: 04/17/2005

(This area for notarial seal)
Prepared By: TAMMY CROCKER, 210 AUTOMATION WAY BIRMINGHAM AL 35210 (205)951-4000
TLC-20040928-0004 ALSHELB SHELBY AL BAT: 7927/8684161 KXALDOM1