Recording Requested By: NEW SOUTH FROMRAL SAVINGS BANK

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When Recorded Return To:

MEM SOUTH FEDERAL SAVINGS BANK 1900 Crastwood Blvd. Birmingham, AL 35210-

DISCUSSION OF MORTGAGE

New South Federal Savings Bank #:710560460 "BELL" Lender ID:/ Shelby, Alabama

KNOW ALL MEN BY THESE PRESENTS, That NEW SOUTH PEDERAL SAVINGS BANK, A PEDERALLY CHARTERED SAVINGS BANK FOR THE CHASE MANHATTAN BANK, AS TRUSTEE, NEW SOUTH HOME EQUITY TRUST 1999-1, HOME BOUITY ASSET BACK CERTIFICATES, SERIES 1999-1, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage dated 02/13/1998, made and executed by CYNTHIA ASHLEY BELL AND RICHARD W BELL, HUSBAND AND WIFE to secure payment of the principal sum of \$29,550.00 plus interest, originally to DELTA FUNDING CORPORATION, in the County of SHELBY and the State of ALABAMA, Recorded 02/25/1998 as Instrument No. 1998-06349 Mortgage Book NA, Page NA, 18 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 BOUITY TRUST 1999-1, HOME EQUITY ASSET BACK CERTIFICATES, SERIES 1999-1 on 3.27.00 (DATE)

RENA BROADHEAD, AVP

STATE OF Alabama COUNTY OF Jefferson (Birmingham Div.)

ON 3-27-00, before me, Linda Sue Kizziah, a Notary Public in and for the County of Jefferson (Birmingham Div.) County, State of Alabama, personally appeared RENA BROADHEAD, 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 Mer/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

Notary Expires: 07/14/2003

(This area for notarial seal) Prepared By: VERONICA MITCHELL, 1900 Crestwood Blvd., Birmingham, AL 35210 (205) 951-4000 JOT-20000428-0002 ALBHELB SHELBY AL BAT: 1887/710880480 ICKALDOM1

Inst # 2000-17317

05/26/2000-17317 11:04 AM CERTIFIED MELLY COUNTY JUNCE OF PRODATE 1.50

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