Recording Requested By:
NEW SOUTH FEDERAL SAVINGS BANK

When Recorded Return To:

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

KNOW ALL MEN BY THESE PRESENTS,

DISCHARGE OF MORTGAGE

New South Federal Savings Bank #:710612873 "HAYNIE" Lender ID:/ Shelby, Alabama

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 06/18/1998, made and executed by CALVIN RAY HAYNIER AND LISA H HAYNIE, A MARRIED COUPLE to secure payment of the principal sum of \$59,300.00 plus interest, originally to CAPSTONE MORTGAGE INC., in the County of SHELBY and the State of ALABAMA, Recorded 06/26/1998 as Instrument No. 1998-23839 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 12-27-00

(DATE)

SHEILA WOODWARD AVP

STATE OF Alabama

COUNTY OF Jefferson (Birmingham Div.)

I, Carole M. Zarichnak, a Notary Public in and for Jefferson (Birmingham Div.) County, in the State of Alabama, do hereby certify that SHEILA WOODWARD AVP, who is/are signed to the foregoing document and who is/are known to me, acknowledged before me on this day, that being informed of the contents of said instrument, he/she/they as such officer(s) and with full authority, executed the same voluntarily for and as the act of said corporation, on the day the same bears date..

WITNESS my hand and official seal,

Carole M. Zarichnak

Notary Expires: 04/19/2004

* Document Prepared By: Virgue Mitchell, 210 AUTOMATION WAY BIRMINGHAM AL 35210 (205)951-4000