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 #:710642375 "BARCLAY" 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 11/24/1998, made and executed by KENNETH E BARCLAY AND ANDREA J BARCLAY, HUSBAND AND WIFE to secure payment of the principal sum of \$110,000.00 plus interest, originally to NEW SOUTH FEDERAL SAVINGS BANK, in the County of SHELBY and the State of ALABAMA, Recorded 12/01/1998 as Instrument No. 1998-47660 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,/

SHEILA WOODWARD AVP

STATE OF Alabama

COUNTY OF Jefferson (Birmingham Div.)

ON /// 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

Notary Expires: 07/14/2003

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

JDT-20010412-0033 ALSHELB SHELBY AL BAT: 3821/710642375 KXALDOM1

Inst # 2001-15868

04/24/2001-15868 09:01 AM CERTIFIED SHELBY COUNTY JUDGE OF PROBATE

001 MB 11.00