

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 #:8830475 "RAY" Lender ID:/ Shelby, Alabama

KNOW ALL MEN BY THESE PRESENTS,  
That THE BANK OF NEW YORK, AS TRUSTEE FOR NEW SOUTH FEDERAL SAVINGS BANK, HOME EQUITY ASSET BACKED CERTIFICATES SERIES 1999-2, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage dated 02/24/2000, made and executed by RICHARD T. RAY AND TAMMY L. RAY HUSBAND AND WIFE, to secure payment of the principal sum of \$413,000.00 plus interest, originally to NEW SOUTH FEDERAL SAVINGS BANK, in the County of SHELBY and the State of ALABAMA, Recorded 03/09/2000 as Instrument No. 2000-07464 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).

THE BANK OF NEW YORK, AS TRUSTEE for NEW  
SOUTH FEDERAL SAVINGS BANK, HOME EQUITY  
ASSET BACKED certificates Series 1999-2  
On January 19, 2002

By: *Sheila Woodward*  
SHEILA WOODWARD, AVP

STATE OF Alabama  
COUNTY OF Jefferson (Birmingham Div.)

ON 1/19/02, before me, JEWELL PEOPLES, 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.

*Jewell Peoples*  
JEWELL PEOPLES  
Notary Expires: 03/19/2005

\* Document Prepared By: *Veronica Mitchell* (This area for notarial seal)  
VERONICA MITCHELL, 210 AUTOMATION WAY, BIRMINGHAM, AL 35210 (205)951-4000  
TDA-20020118-0022 ALSHELBY SHELBY AL BAT: 4751/8830475 KXALDOM1

Inst # 2002-04488

01/25/2002-04488  
01:59 PM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 MEL 11.00

Inst # 2002-04488