RELEASE OF MORTGAGE OR DEED OF TRUST KNOW ALL MEN BY THESE PRESENTS

HIBERNIA NATIONAL BANK, the legal holder of the following Note	
Dated and signed by the makers on	April 27, 2001
Made and subscribed by	David W Richmond
	Theresa M Richmond
Payable to the Order of	Southeastern Mortgage of Alabama

Declares the Mortgage Note is secured by a Mortgage/Deed of Trust of even date therewith, was executed by the said parties and recorded in the official public records of Shelby Parish/County, State of Alabama, recorded as Document/Instrument number , Book/Vol. number 2001, Page 22583 for the following described property:

Lot 138, according to the amended map of Highland Lakes 3rd Sector, Phase Shelby County, Alabama

Hibernia National Bank further declares said Mortgage Note in fully paid, satisfied, released and discharged and the clerk in the official public records has authorization to cancel the Mortgage/Deed of Trust as of January 30, 2002.

WITNESSES:

HIBERNIA NATIONAL BANK

BY:

SENIOR VICE PRESIDENT

STATE OF LOUISIANA PARISH OF EAST BATON ROUGE

I, Kathleen M. Schexnayder, Notary Public in and for the aforementioned parish and state, does hereby certify Greg J. Bell, Senior Vice President of Hibernia National Bank, personally known to me to be the same person who subscribed to the foregoing instrument appeared before me on January 30, 2002 in person and acknowledged that he signed, sealed, and delivered the said instrument as his free will, for the uses and purposes therein set forth.

NOTARY PUBLIGIST
Commissions Sexpires at Ideath
Line And CERT Property

SHELBY COUNTY JUDGE OF PROBATE