RELEASE OF MORTGAGE OR DEED OF TRUST

Prepared By:

HIBERNIA NATIONAL BANK

PO BOX 481

KNOW ALL MEN BY THESE PRESENTS

BATON ROUGE, LA 70821 SANDY BARBER

HIBERNIA NATIONAL BANK, the legal holder of the following Note

Dated and signed by the makers on June 25, 1999

Stephen M Holt Made and subscribed by

Carmela D Holt

Payable to the Order of

Coats & Co., Inc.

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 1999-28282, Book/Vol. number , Page for the following described property:

Subdivision:

Section:

Block:

Lot:

County Name:

LOT 19, RIVERCHASE COVE, SHELBY COUNTY, ALABAMA

State:

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 February 21, 2002.

WITNESSES:

HIBERNIA NATIONAL

BY:

BEN THOMPSON

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 Ben Thompson, 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 February 21, 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.

> athlew on Schey nageler Commission expires at death