20020510000222480 Pg 1/1 11.00 Shelby Cnty Judge of Probate, AL 05/10/2002 12:01:00 FILED/CERTIFIED

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 #:8281471 "BAILEY" 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 09/01/1995, made and executed by KELLY FRANK BAILEY AND TERESA B. STORY BAILEY HUSBAND AND WIFE, to secure payment of the principal sum of \$45,875.00 plus interest, originally to FIRST CAPITAL MORTGAGE CORPORATION, in the County of SHELBY and the State of ALABAMA, Recorded 09/15/1995 as Instrument No. 1995-25809 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).

Medarel

THE BANK OF NEW YORK, AS TRUSTEE for NEW SOUTH FEDERAL SAVINGS BANK, HOME EQUITY ASSET BACKED certificates Series 1999-2 On April 30, 2002

SHEILA WOODWARD, AVP

STATE OF Alabama

COUNTY OF Jefferson (Birmingham Div.)

ON JOV2, before me, VERONICA MITCHELL, 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.

VERONICA MITCHELL

Notary Expires: 03/19/2005

(This area for notarial seal)

★ Document Prepared By: VERONICA MITCHELL, 210 AUTOMATION WAY BIRMINGHAM AL 35210 (205)951-4000 TDA-20020430-0038 ALSHELB SHELBY AL BAT: 5939/8281471 KXALDOM1