

RELEASE OF MORTGAGE OR DEED OF TR

KNOW ALL MEN BY THESE PRESENTS

HIBERNIA NATIONAL BANK, the legal holder of the following Note

Dated and signed by the makers on April 10, 1998

Made and subscribed by Julie Sims Gagliardi

Payable to the Order of Southeastern Mortgage of Alabama, LLC

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 1998-15606, Book/Vol. number , Page for the following described property:

LOT 57, SHELBY FOREST ESTATES, 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 23, 2002.

WITNESSES:

HIBERNIA NATIONAL BANK

Sandy Barber  
Patti Day

BY: Greg J. Bell  
GREG J. BELL  
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 23, 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.

Kathleen M Schexnayder  
NOTARY PUBLIC  
Commission expires at death

PREPARED BY:  
HIBERNIA NATIONAL BANK