

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 May 28, 1999

Made and subscribed by Chris Frankel

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 , Book/Vol. number 1999, Page 23551 for the following described property:

LOT 11, SURVEY OF EMERALD MOUNTAIN AT MEADOWBROOK, SECTOR 1,
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 December 04, 2002.

WITNESSES:

Will Passant
Patricia Day

HIBERNIA NATIONAL BANK

BY: Gerald J. Lachney
GERALD J. LACHNEY
VICE PRESIDENT

STATE OF LOUISIANA
PARISH OF EAST BATON ROUGE

I, Kathleen M. Schexnayder, Notary Public in and for the aforementioned parish and state, do hereby certify Gerald J. Lachney, 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 December 04, 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
PO BOX 481
BATON ROUGE, LA 70821
SANDY BARBER
0099627075