Recording Requested By: NEW SOUTH FEDERAL SAVINGS BANK

20030129000052200 Pg 1/1 11.00 Shelby Cnty Judge of Probate, AL 01/29/2003 09:09:00 FILED/CERTIFIED

When Recorded Return To:

NEW SOUTH FEDERAL SAVINGS BANK 210 AUTOMATION WAY Birmingham, AL 35210-

DISCHARGE OF MORTGAGE

New South Federal Savings Bank #:8415616 "Phillips" Lender ID:618001/0710415616 Shelby, Alabama

KNOW ALL MEN BY THESE PRESENTS,
That THE CHASE MANHATTAN BANK, AS TRUSTEE, NEW SOUTH HOME EQUITY TRUST 1999-1,
HOME EQUITY ASSET BACK CERTIFICATES, SERIES 1999-1, hereinafter referred to as
the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage dated 09/19/1996,
made and executed by ERICE C PHILLIPS AND WIFE BARBARA A PHILLIPS, to secure
payment of the principal sum of \$20,182.00 plus interest, originally to NEW
SOUTH FEDERAL SAVINGS BANK, in the County of SHELBY and the State of ALABAMA,
Recorded 10/02/1996 as Instrument No. 1996-32613 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).

The Chase Manhattan Bank, AS TRUSTEE, NEW SOUTH HOME EQUITY TRUST 1999-1, HOME EQUITY ASSET BACK CERTIFICATES, SERIES 1999-1

on 2/2003(D

SHEILA WOODWARD, AVP

STATE OF Alabama

COUNTY OF Jefferson (Birmingham Div.)

ON Jobe 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)

Prepared By: TRACEY ACEY, 210 AUTOMATION WAY BIRMINGHAM AL 35210 (205)951-4000

SPW-20030121-0010 ALSHELB SHELBY AL BAT: 6867/8415616 KXALDOM1