RELEASE OF MORTGAGE OR DEED OF TRUST KNOW ALL MEN BY THESE PRESENTS

HIBERNIA NATIONAL BANK, the legal h	nolder of the following Note
Dated and signed by the makers on	March 05, 2001
Made and subscribed by	Alfred C Palmer
	Pamela Sharyn Palmer
Payable to the Order of	SOUTHEASTERN MORTGAGE OF ALABAM

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 2001, Page 09690 for the following described property:

LOT 46 GREYSTONE VILLAGE PHASE 2 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 February 14, 2003.

WITNESSES:

HIBERNIA NATIONAL BANK

VICE PRESIDENT

STATE OF LOUISZANA

PARISH OF EAST BATON ROUGE

I, KATHLEEN M SCHEXNADYER, 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 February 14, 2003 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.

Commission expires at death

NOTARY PUBLIC

PREPARED BY: HIBERNIA NATIONAL BANK PO BOX 481 BATON ROUGE, LA 70821 SANDY BARBER

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