

Recording Requested By:
NEW SOUTH FEDERAL SAVINGS BANK


20030317000160780 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
03/17/2003 15:02:00 FILED/CERTIFIED

When Recorded Return To:

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

DISCHARGE OF MORTGAGE

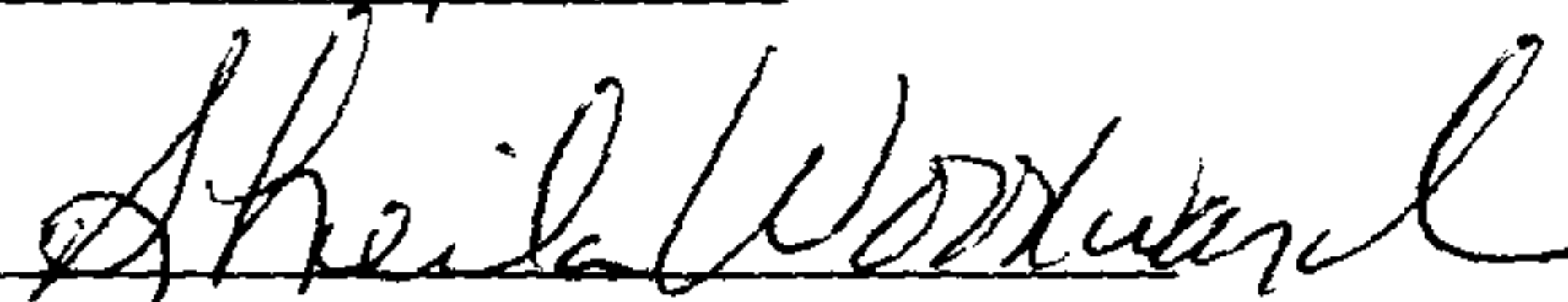
New South Federal Savings Bank #:8959514 "Gear" Lender ID:637001/0710959514 Shelby, Alabama

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 01/04/2001, made and executed by FREDERICK M. GEAR AND LISA A. GEAR HUSBAND AND WIFE, to secure payment of the principal sum of \$48,000.00 plus interest, originally to NEW SOUTH FEDERAL SAVINGS BANK, A FEDERALLY CHARTERED SAVINGS BANK, in the County of SHELBY and the State of ALABAMA, Recorded 01/16/2001 as Instrument No. 2001-01464 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.

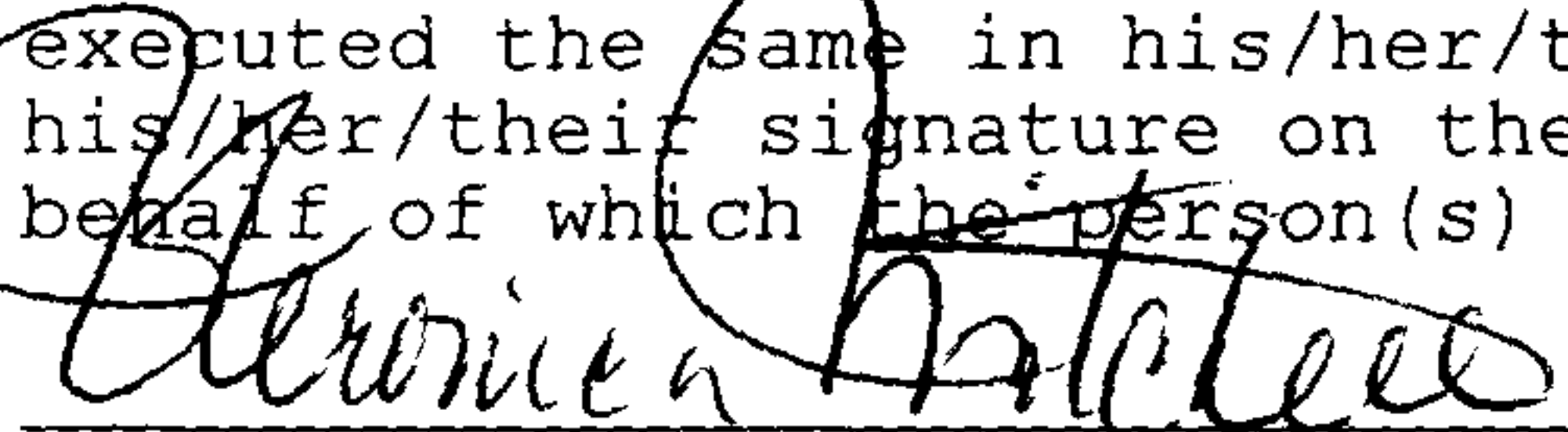
IN WITNESS WHEREOF, the said Mortgagee has set his hand and has caused these presents to be signed by its duly authorized officer(s).

THE BANK OF NEW YORK, AS TRUSTEE for NEW
SOUTH FEDERAL SAVINGS BANK, HOME EQUITY
ASSET BACKED certificates Series 1999-2
On March 7, 2003 (DATE)

By: 
SHEILA WOODWARD, AVP

STATE OF Alabama
COUNTY OF Jefferson (Birmingham Div.)

ON 3-7-03, 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)
Prepared By: TAMMY CROCKER, 210 AUTOMATION WAY BIRMINGHAM AL 35210 (205)951-4000
TLC-20030307-0039 ALSHELBY SHELBY AL BAT: 7005/8959514 KXALDOM1