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20030428000260620 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
04/28/2003 13:35:00 FILED/CERTIFIED

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 June 07, 2001

Made and subscribed by Stephen Karamichael

Payable to the Order of Southeastern Mortgage of Alabama

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 23830 for the following described property:

Lot 15, South Pointe 1st Sector, 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 April 12, 2003.

WITNESSES:

Ed Varnedub
Patte Day

STATE OF LOUISIANA
PARISH OF EAST BATON ROUGE

HIBERNIA NATIONAL BANK

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

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 April 12, 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.

Kathleen M. Schexnayder
NOTARY PUBLIC
Commission expires at death

PREPARED BY:
HIBERNIA NATIONAL BANK
PO BOX 481
BATON ROUGE, LA 70821
SANDY BARBER
0099803824