

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 March 02, 2001

Made and subscribed by Michael T Smith

Terry R Smith

Payable to the Order of National Bank of Commerce of Birmingham

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 2001-08359, Book/Vol. number , Page for the following described property:

Lot 13 Survey of Heather Ridge Second Addition Phase One 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 January 21, 2003.

WITNESSES:

Amy Boyle  
Mittan Finch

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 January 21, 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  
0099802172