Recording Requested By: NEW SOUTH FEDERAL SAVINGS BANK 20030721000462000 Pg 1/1 11.00 Shelby Cnty Judge of Probate, AL 07/21/2003 10:05:00 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 #:8663058 "Chapman" ID:618001/0710663058 Shelby, AL

KNOW ALL MEN BY THESE PRESENTS, That NEW SOUTH FEDERAL SAVINGS BANK, A FEDERALLY CHARTERED SAVINGS BANK FOR 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 10/19/1998, made and executed by JAMES LEE CHAPMAN AND DEBORAH M. CHAPMAN HUSBAND AND WIFE, to secure payment of the principal sum of \$17,900.00 plus interest, originally to MID-SOUTH MORTGAGE, INC., D/B/A THE MORTGAGE SOURCE, in the County of SHELBY and the State of ALABAMA, Recorded 11/09/1998 as Instrument No. 1998-44345 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).

NEW SOUTH FEDERAL SAVINGS BANK, A FEDERALLY CHARTERED SAVINGS BANK FOR THE CHASE MANHATTAN BANK, AS TRUSTEE, NEW SOUTH HOME EQUITY TRUST 1999-1, HOME EQUITY ASSET BACK CERTIFICATES, SERIES 1999-1

On July 15, 2003 (DATE)

SHEILA WOODWARD, AVP

STATE OF Alabama

COUNTY OF Jefferson (Birmingham Div.)

ON _______, 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.

Denote of white 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-20030715-0035 ALSHELB SHELBY AL BAT: 7243/8663058 KXALDOM1