

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 November 20, 1998

Made and subscribed by L D Meredith Jr

Payable to the Order of SOUTHEASTERN MORTGAGE OF ALABAMA LLC

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 1998, Page 49141 for the following described property:

LOT 422 SURVEY OF RIVERCHASE COUNTRY CLUB ELEVENTH ADDITION SHELBY COUNTY ALABAMA

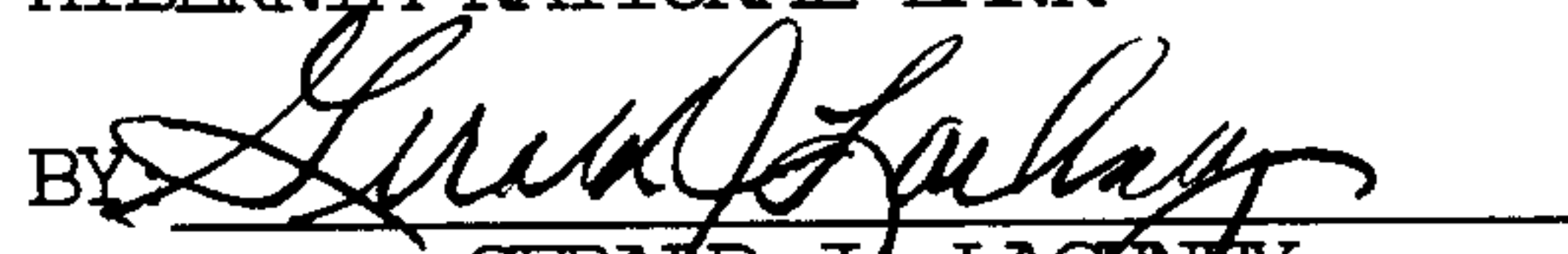
Hibernia National Bank further declares said Mortgage Note in fully paid, satisfied, released and discharged and the clerk in the official public records has authorization to cancel the Mortgage/Deed of Trust as of September 05, 2003.

WITNESSES:



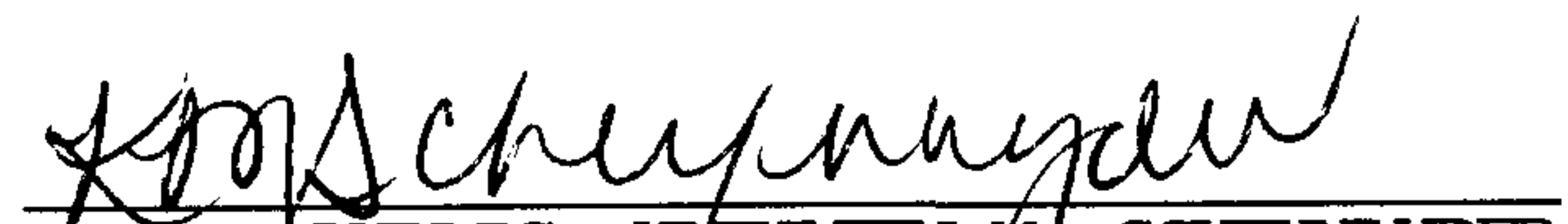

HIBERNIA NATIONAL BANK

BY


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 September 05, 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.


NOTARY PUBLIC, KATHLEEN M. SCHEXNAYDER
Commission expires at death

PREPARED BY:
HIBERNIA NATIONAL BANK
PO BOX 481
BATON ROUGE, LA 70821
SANDY BARBER
0099621628

