



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 25, 1999

Made and subscribed by Alan Tracy Owens

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 , Book/Vol. number 1999, Page 27281 for the following described property:

LOT 38, EAGLE POINT, 12TH SECTOR, PHASE II. 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 October 31, 2003.

WITNESSES:

HIBERNIA NATIONAL BANK

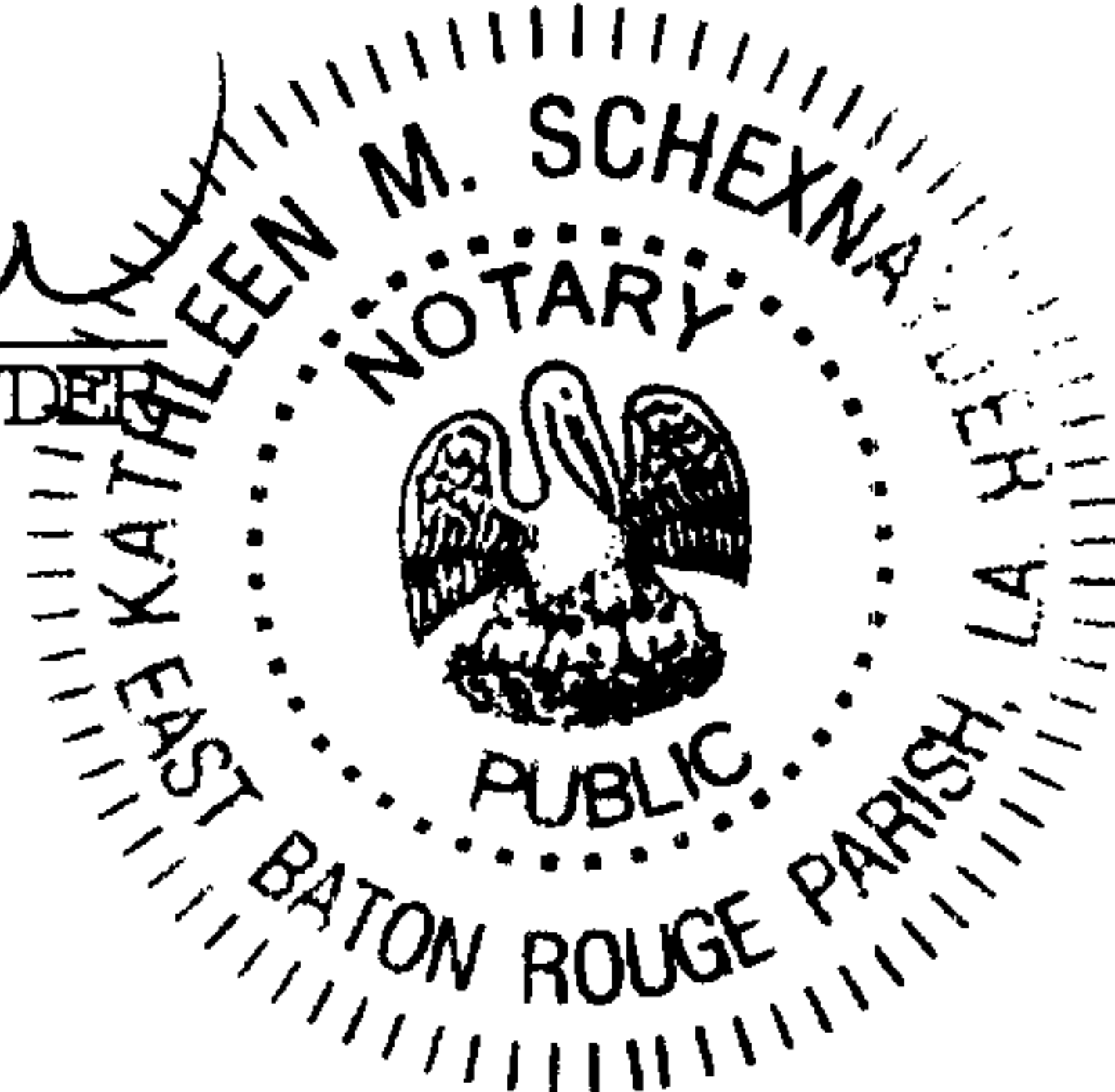
Melissa Marie
Donna J. Hefner

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 October 31, 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.

K M Schexnayder
NOTARY PUBLIC, KATHLEEN M. SCHEXNAYDER
Commission expires at death



PREPARED BY:
HIBERNIA NATIONAL BANK
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BATON ROUGE, LA 70821
SANDY BARBER
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