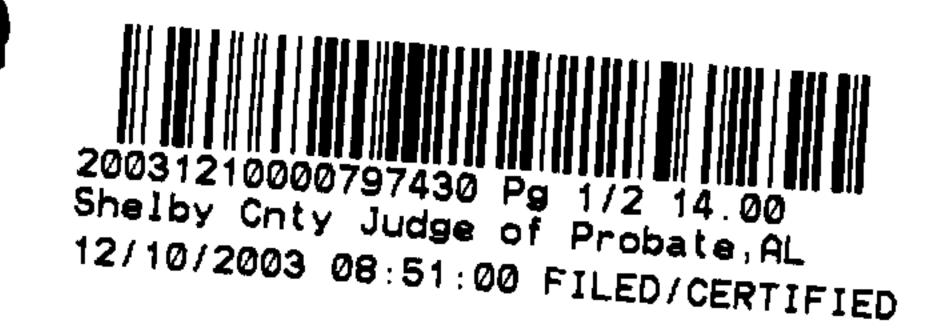
9245



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 27, 2002

Made and subscribed by

Matthew C Mitchell

Mary F Mitchell

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 ALARAMA, recorded as Document/Instrument number 20020701000307830, Book/Vol. number, Page for the following described property:

SEE LEGAL DESCRIPTION

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 July 21, 2003.

WITNESSES:

HIBERNIA NATIONAL BANK

RALD 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 July 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.

NOTARY PUBLIC, KATHLEEN M. SCHEXNAYDER
Commission expires at death

PREPARED BY:
HIBERNIA NATIONAL BANK
PO BOX 481
BATON ROUGE, LA 70821
SANDY BARBER
0099820166

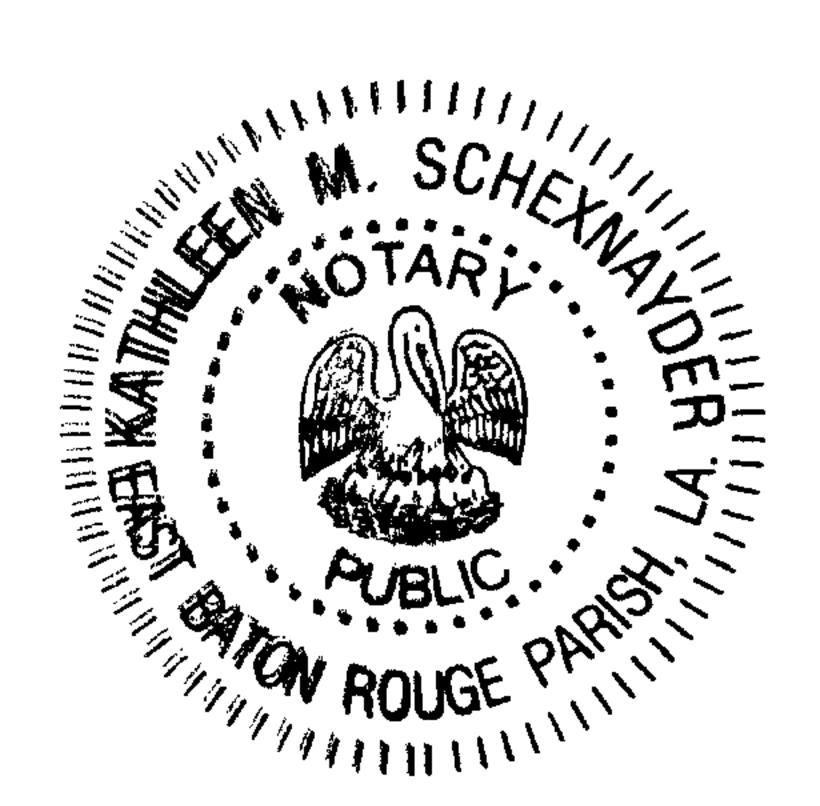


EXHIBIT A

KU3-Y243

LOT 649, ACCORDING TO THE SURVEY OF WATERFORD COVE - SECTOR 1, AS RECORDED IN MAP BOOK 28, PAGE 68, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.