

10550

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 December 17, 1998  
Made and subscribed by William D Higgins  
Hollie S Higgins  
Payable to the Order of NBC MORTGAGE COMPANY

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 01123 for the following described property:

LOT 46, APACHE RIDGE, SECTOR 6. 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 December 01, 2003.

WITNESSES:

Melissa Mire  
Sandy Barber

STATE OF LOUISIANA  
PARISH OF EAST BATON ROUGE

HIBERNIA NATIONAL BANK

BY: Gerald J. Lachney  
GERALD J. LACHNEY  
VICE PRESIDENT

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 December 01, 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  
PO BOX 481  
BATON ROUGE, LA 70821  
SANDY BARBER  
0099621731

