

RELEASE OF MORTGAGE OR DEED OF TRUST KNOW ALL MEN BY THESE PRESENTS

HIBERNIA NATIONAL BANK, the legal h	older of the following Note
Dated and signed by the makers on	October 18, 2002
Made and subscribed by	Jeffrey D Ray
	Cindy B Ray
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 20021107000554560, Book/Vol.number , Page for the following described property:	

LOT 8, WOODVALE. 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 November 20, 2003.

WITNESSES:

HIBERNIA NATIONAL BANK

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 November 20, 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.

OTARY PUBLIC, KATHLEEN M. SCHEXNAYDER
Commission expires at death

PREPARED BY:
HIBERNIA NATIONAL BANK
PO BOX 481
BATON ROUGE, LA 70821
SANDY BARBER
0099830821