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 August 21, 1998 Jon M Kalahar

Amanda K Kalahar

Payable to the Order of

Made and subscribed by

Coats & Co., Inc.

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 32823 for the following described property:

Lot 20, Magnolia Park, St. Charles Place, Phase 3, Sector 1, 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 24, 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 24, 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.

QUBLIC, KATHLEEN M. SCHEXNAYDER

Commission expires at death

PREPARED BY: HIBERNIA NATIONAL BANK PO BOX 481 BATON ROUGE, LA 70821 SANDY BARBER 0099617071