

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 May 25, 2001

Made and subscribed by James Kevin Gardner

Kendall Lashane Gardner

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 , Book/Vol. number 2001, Page 25573 for the following described property:

LOT 2, SOUTHERN HILLS, SECTOR 4, 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 January 28, 2004.

WITNESSES:

[Signature]
[Signature]

STATE OF LOUISIANA
PARISH OF EAST BATON ROUGE

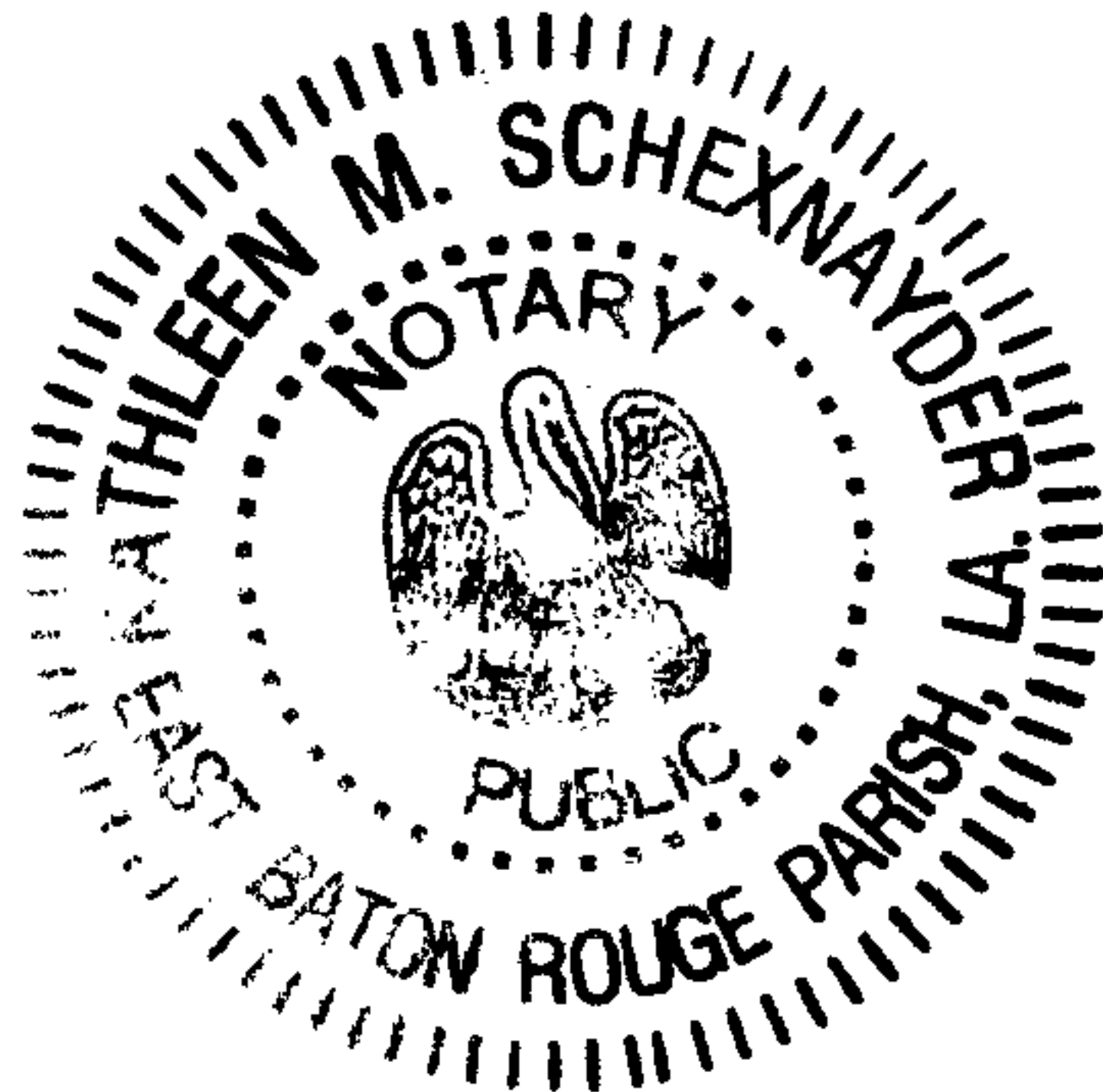
HIBERNIA NATIONAL BANK

BY: [Signature]
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 January 28, 2004 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.

[Signature]
NOTARY PUBLIC, KATHLEEN M. SCHEXNAYDER
Commission expires at death

PREPARED BY:
HIBERNIA NATIONAL BANK
PO BOX 481
BATON ROUGE, LA 70821
SANDY BARBER
0099803266



Central Ala.