

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 October 11, 2001

Made and subscribed by John P Kovac

Patricia A Kovac

Payable to the Order of NATIONAL BANK OF COMMERCE OF BIRMINGHAM

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 49231 for the following described property:

LOT 40, HEATHERWOOD, 4TH SECTOR, 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 July 15, 2004.

WITNESSES:

Suzanne Lilly  
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 July 15, 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.

Kathleen M. Schexnayder  
NOTARY PUBLIC, KATHLEEN M. SCHEXNAYDER  
Commission expires at death  
ID:51953

PREPARED BY:  
HIBERNIA NATIONAL BANK  
PO BOX 481  
BATON ROUGE, LA 70821  
SANDY BARBER  
0099806899

