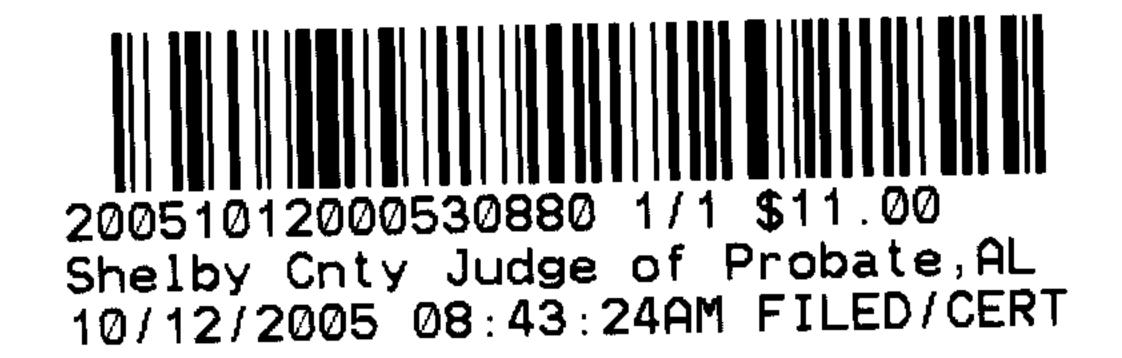
Recording Requested By: NEW SOUTH FEDERAL SAVINGS BANK

When Recorded Return To:

NEW SOUTH FEDERAL SAVINGS BANK 210 AUTOMATION WAY Birmingham, AL 35210-



DISCHARGE OF MORTGAGE

New South Federal Savings Bank #:8684146 "Graham" ID:618001/0710684146 Shelby, AL

KNOW ALL MEN BY THESE PRESENTS,
That J.P. MORGAN CHASE BANK BY NEW SOUTH FEDERAL SAVINGS BANK, A FEDERALLY
CHARTERED SAVINGS BANK FOR THE CHASE MANHATTAN BANK, AS TRUSTEE, NEW SOUTH HOME
EQUITY TRUST 1999-1, hereinafter referred to as the Mortgagee, DOES HEREBY
CERTIFY, that a certain Mortgage dated 02/19/1999, made and executed by TROUP B.
GRAHAM AND LAURA B. GRAHAM HUSBAND AND WIFE, to secure payment of the principal
sum of \$21,000.00 plus interest, originally to NEW SOUTH FEDERAL SAVINGS BANK, A
FEDERALLY CHARTERED SAVINGS BANK, in the County of SHELBY and the State of
ALABAMA, Recorded 03/05/1999 as Instrument No. 1999-09304 Mortgage Book NA, Page
NA, is now Paid and Satisfied, and is therefore discharged.

In all references in this instrument to any party, the use of a particular gender or number is intended to include the appropriate gender or number as the case may be.

IN WITNESS WHEREOF, the said Mortgagee has set his hand and has caused these presents to be signed by its duly authorized officer(s).

J.P. MORGAN CHASE BANK BY NEW SOUTH FEDERAL SAVINGS BANK, A FEDERALLY CHARTERED SAVINGS BANK FOR THE CHASE MANHATTAN BANK, AS TRUSTEE, NEW SOUTH HOME EQUITY

By: White Mittee

VERONICA MITCHELL, ASST. SECRETARY

STATE OF Alabama COUNTY OF Jefferson (Birmingham Div.)

ON Jefferson (Birmingham Div.) County, State of Alabama, personally appeared VERONICA MITCHELL, ASST. SECRETARY, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Notary Expires: 06/23/2007

(This area for notarial seal)

Prepared By: JEWELL PEOPLES, 210 AUTOMATION WAY, BIRMINGHAM ALABAMA 35210

EJP-20050921-0007 ALSHELB SHELBY AL BAT: 8863/8684146 KXALDOM1