THIS INSTRUMENT PREPARED BY: QUEEN E. PUGH REGIONS BANK
P O BOX 10247
BIRMINGHAM, ALABAMA 35202
0227501-0067 #399

REGIONS BANK

FULL RELEASE OF MORTGAGE

STATE OF ALABAMA
SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS: That,

WHEREAS,

Carter Homebuilders, Inc. did heretofore on the 17th day of NOVEMBER, 1998, execute a mortgage to REGIONS BANK, which said mortgage is recorded in INST # 1998-48682, in the Probate Office of SHELBY COUNTY, Alabama.

WHEREAS, THE indebtedness secured by said mortgage has been paid to REGIONS BANK in full.

NOW, THEREFORE, the undersigned, REGIONS BANK, does hereby acknowledge satisfaction and payment in full of said indebtedness and hereby releases and discharges the property described in said mortgage from the lien of same.

IN WITNESS WHEREOF, said REGIONS BANK has caused these present to be signed in and by its corporate name by Janice B. McCormick, its Vice-President, thereunto duly authorized on this the 31st day of JANUARY, 2001.

REGIONS BANK

Vice-President

STATE OF ALABAMA JEFFERSON COUNTY

I, the undersigned authority, a Notary Public, in and for said County, in said State, hereby certify that Janice B. McCormick, whose name as Vice-President of REGIONS BANK, a corporation, is signed to the foregoing full release of mortgage and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, s(he) as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this the 31st day of JANUARY, 2001.

Notary Public

MY COMMISSION EXPIRES DECEMBER 17, 2002

02/05/2001-04001 10:30 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE 11.00