MORTGAGE RELEASE

Prepared By and Return To: FHEL, 1755 Lynnfield D2, Consumer Lending, Memphis, TN 38119

WHEREAS, by a certain Mortgage dated the 7th of January 2002 and recorded the 23 day of January 2002 at Instrument #2002-03767 in the Shelby County Judge of Probate Office, State of Alabama:

I/We, the undersigned, First Tennessee Bank National Association, Memphis, TN, acknowledge that I/We, the undersigned, First Tennessee Bank National Association, Memphis, TN, hereby releases and discharges said Mortgage and convey release of said real estate as set forth, without affecting the personal liability of any person for payment of the indebtedness secured by said Mortgage, to which reference is made for a more particular description of said property.

See attached Schedule "A" for legal description:

THE undersigned, First Tennessee Bank National Association, Memphis, TN covenants with the said (Borrowers) Larry W. and Cheryl Hill, husband and wife, are the legal owners described in and secured by said Mortgage and has the lawful right to release wrongly encumbered property.

IN WITNESS WHEREOF the said First Tennessee Bank National Association, Memphis, TN, has caused its corporate name to be signed hereto by and through its proper representative duly authorized so to do, this the 16th day of September 2005.

FIRST TENNESSEE BANK NATIONAL ASSOCIATION

Cindy Ballard, Vice President

Witness

State of Tennessee

County of Shelby

Before me, a Notary Pubic in and for said State and County duly commissioned and qualified, personally appeared Cindy Ballard, with whom I am personally acquainted and who, upon oath, acknowledged herself to be the Vice President of First Tennessee Bank NA, the within named bargainer, a bank, and that she as such Vice President being authorized so to do, executed the foregoing instrument for the purpose therein contained by signing the name of the corporation by herself as Vice President.

WITNESS my hand and seal at office in Memphis, Tennessee this 16th day of September. 2005.

NOTARY

PUBLIC

LARGE

Notary Public Deborah Calvery

Commission Expires: November 28, 2005

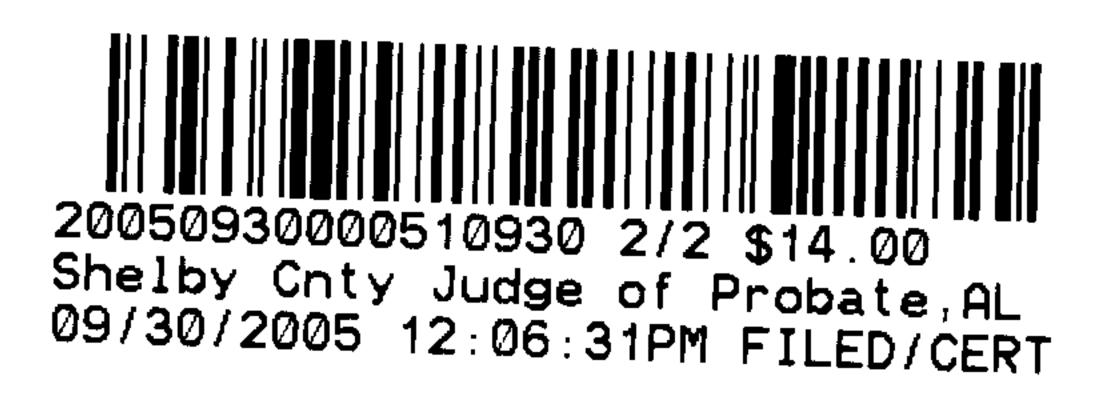


EXHIBIT "A"

A parcel of land located in the S1/2 of the NW1/4 of the SE1/4 of Section 26, Township 20 South, Range 3 West, and more particularly described as follows:

Commence at the NE corner of the S1/2 of the NW1/4 of the SE1/4; thence run South 210 feet; thence run West 210 feet; thence run North 210 feet; thence run East 210 feet to the point of beginning.