

This instrument prepared by:
John E. Hagefstration, Jr.
Bradley, Arant, Rose & White
2001 Park Place Tower, Suite 1400
Birmingham, Alabama 35203

STATE OF ALABAMA
SHELBY COUNTY

FULL SATISFACTION

KNOW ALL MEN BY THESE PRESENTS, That:

Barbara Merck ("Mortgagee"), being the owner of the mortgage hereinafter described and the indebtedness thereby secured, does hereby acknowledge full payment of the indebtedness secured by that certain Mortgage dated December 13, 1994, executed by Covenant Builders, Inc., (the "Mortgage"), which is recorded in the Office of the Judge of Probate of Shelby County, Alabama, as Instrument #1994-36579, and the undersigned does further hereby release and satisfy the Mortgage.

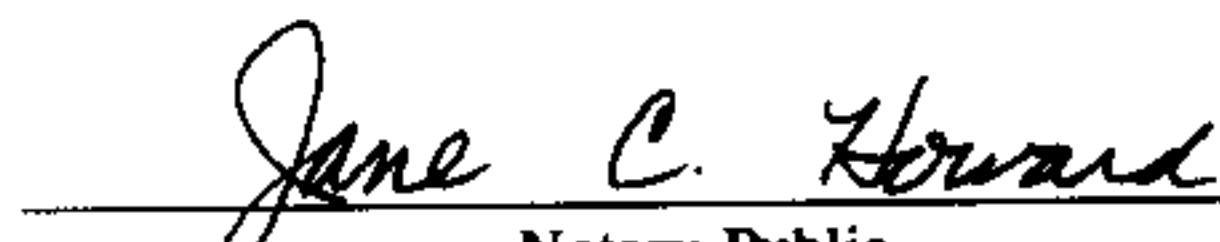
IN WITNESS WHEREOF, Mortgagee has hereunto set her hand and seal on or as of the 10 day of April, 1995.

 [L.S.]
Barbara Merck

STATE OF ALABAMA)
:)
JEFFERSON COUNTY)

I, the undersigned, a notary public in and for said county in said state, hereby certify that Barbara Merck, whose name is signed to the foregoing instrument and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 10th day of April, 1995.


Notary Public

[NOTARIAL SEAL]

My commission expires: _____