

INSTRUMENT PREPARED BY: QUEEN E PUGH
REGIONS BANK
P O BOX 10247
BIRMINGHAM, AL 35202
0227501-0051 #390

REGIONS BANK
FULL RELEASE OF MORTGAGE

STATE OF ALABAMA
SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS

WHEREAS,
CARTER HOMEBUILDERS, INC., did heretofore on the 8th day of
NOVEMBER, 1996, execute a Mortgage to REGIONS BANK (formerly
known as FIRST ALABAMA BANK), which said Mortgage is recorded in
INST # 1996-38796, 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 corporation name by JANICE B.
MCCORMICK its LOAN QUALITY CONTROL OFFICER thereunto duly
authorized on this the 11th day of FEBRUARY, 1998.

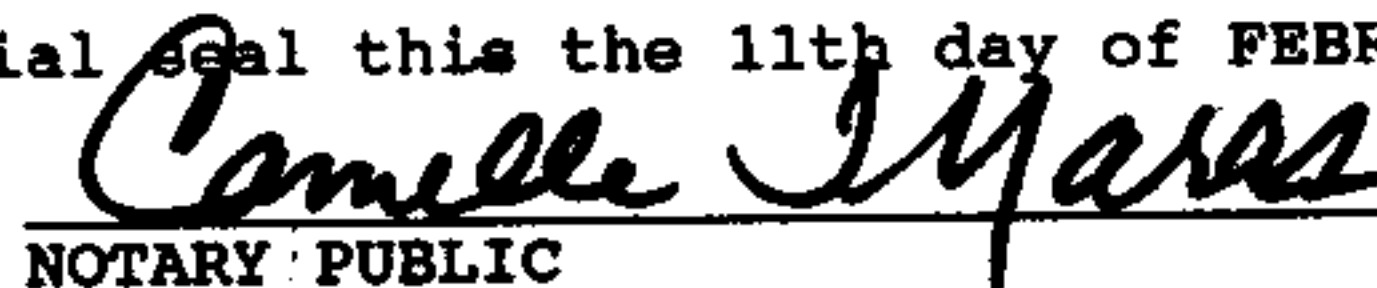
REGIONS BANK


JANICE B. MCCORMICK
LOAN QUALITY CONTROL OFFICER

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 LOAN
QUALITY CONTROL OFFICER 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,
she, 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 11th day of FEBRUARY,
1998.


CAMILLE MYERS
NOTARY PUBLIC

MY COMMISSION EXPIRES: APRIL 25, 2001

02/19/1998-05593
11:08 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MEL 8.50

Inst # 1998-05593