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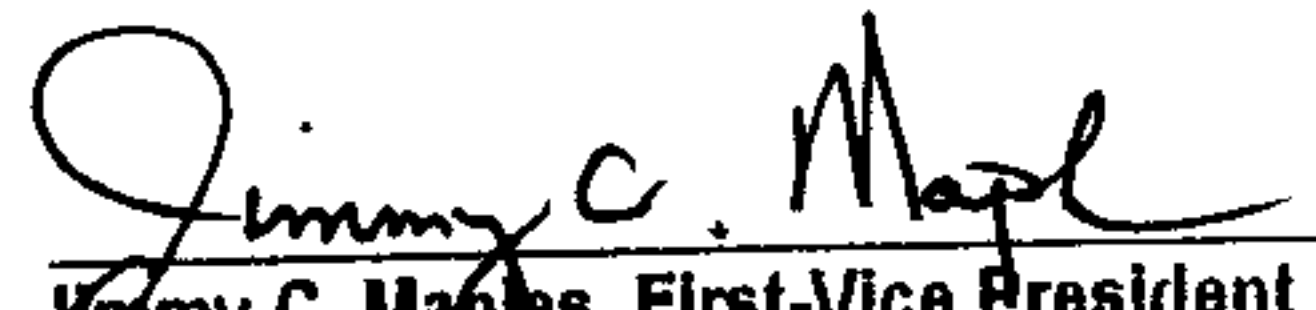
STATE OF ALABAMA
JEFFERSON COUNTY

FULL SATISFACTION OF RECORDED LIEN

Know All Men By These Presents, That, the undersigned First Federal of the South, acknowledges full payment of the indebtedness secured by that certain (Real Property) mortgage executed by Carter Homebuilders, Inc. which said mortgage was recorded in the office of the Judge of Probate Court of Shelby County, Alabama, in Book Number 1999, Page Number 21935, and the undersigned does further hereby release and satisfy said mortgage.

In Witness Whereof, the undersigned, First Federal of the South has caused these presents to be executed this 13th day of December, 19 99.

FIRST FEDERAL OF THE SOUTH



Jimmy C. Maples, First-Vice President

STATE OF ALABAMA
JEFFERSON COUNTY

CORPORATE ACKNOWLEDGMENT

I, the undersigned Notary Public, in and for said County in said State, hereby certify that Jimmy C. Maples, whose name as First Vice-President of First Federal of the South, a corporation, 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, 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 13th day of December, 19 99.


Notary Public

MY COMMISSION EXPIRES JAN. 6, 2001

Prepared by: First Federal of the South
3055 Lorna Road, Suite 100
Birmingham, Alabama 35216

Inst # 1999-50493

12/15/1999-50493
10:09 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CTJ 8.50