FULL SATISFACTION OF MORTGAGE, SECURITY AGREEMENT AND ASSIGNMENT OF RENTS AND LEASES

Cross Reference to: Instrument Number 1996-30697

KNOW ALL MEN BY THESE PRESENTS, that Alabama Housing Finance Authority, as mortgagee (the "Authority") under that certain Mortgage, Security Agreement and Assignment of Rents and Leases dated September 1, 1996, by and among the Authority and Balboa Investment Group II (the "Mortgage"), pursuant to which Mortgage the Authority's Multi-Family Refunding Revenue Bonds (Turtle Lake Project) 1996 Series F were issued in the aggregate amount of \$6,000,000 (the "Bonds"), acknowledges full payment and satisfaction of the indebtedness, including without limitation the Bonds, secured by the Mortgage which was recorded in the office of the Judge of Probate of Shelby County, Alabama, as Instrument Number 1996-30697, and does further hereby release and satisfy said Mortgage.

IN WITNESS WHEREOF, the Authority has caused these presents to be executed as of this March, 2000.

ALABAMA HOUSING FINANCE AUTHORITY, an Alabama public corporation

[ACKNOWLEDGMENT ON FOLLOWING PAGE]

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STATE OF ALABAMA) ————————————————————————————————————
COUNTY OF Mother	mary)
Alabama Housing Finance instrument, and who is known of the contents of said instruments.	authority, a Notary Public in and for said County in said State, hereby whose name as whose name as whose name as nown to me, acknowledged before me on this day that, being informed strument, he/she, as such officer and with full authority, executed the as the act of said corporation.
Given under my h	and and official seal this the 6th day of March
	Notary Public
AFFIX SEAL My commission expires:	My Commission Expires May 16, 2003

THIS INSTRUMENT WAS PREPARED BY AND AFTER RECORDING RETURN TO:

Paul P. Mattingly, Esq. MCCULLOUGH SHERRILL, LLP 1409 Peachtree Street, N.E. Atlanta, GA 30309

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