PREPARED BY & RETURN TO:

First Union PO Box 50010

Roanoke, VA 24022 By: TERESA KILBY

FULL RELEASE

FIRST UNION HOME EQUITY BANK, N.A. hereby declares that it is the true and lawful owner and of the indebtedness secured by a lien in the Deed of Trust

from **DWIGHT D CARPENTER**

to FIRST UNION HOME EQUITY BANK, N.A.

of Record in Mortgage Book 1999 Page 51514 in the Office of the Judge of Probate of SHELBY County, Alabama, and for valuable consideration, the receipt and of which are acknowledged, FIRST UNION HOME EQUITY BANK, N.A. releases said lien.

DATED this 6th day of March, 2000. FIRST UNION HOME EQUITY BANK, N.A.

BY:

TERESA M KILBY, ASSISTANT VICE PRESIDENT

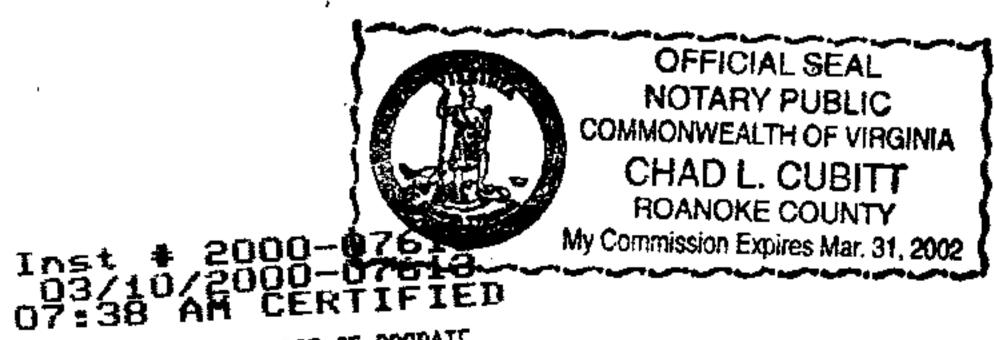
COMMONWEALTH OF VIRGINIA COUNTY OF ROANOKE

Before me, CHAD L CUBITT, a Notary Public within and for the Commonwealth and City aforesaid, personally appeared TERESA M KILBY, ASSISTANT VICE PRESIDENT of FIRST UNION HOME EQUITY BANK, N.A. with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged her/himself to be the ASSISTANT VICE PRESIDENT of FIRST UNION HOME EQUITY BANK, N.A., the within named bargainor, a corporation, and that she/he such authorized official of the corporation, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by her/himself as such authorized officer.

Witness my hand and seal at office in Roanoke Virginia, this 6th day of March, 2000.

CHAD L CUBITT, Notary Public

My Commission Expires: 03-31-2002



SHELBY COUNTY JUDGE OF POPPATE

