

THIS INSTRUMENT PREPARED BY: QUEEN E. FUGH
REGIONS BANK
P O BOX 10247

BIRMINGHAM, ALABAMA 35202

0548057-0039 #399

REGIONS BANK
FULL RELEASE OF MORTGAGE

STATE OF ALABAMA
SHELBY COUNTY

Inst # 2000-16746

05/22/2000-16746
10:46 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
8:30

KNOW ALL MEN BY THESE PRESENTS

WHEREAS,
H & T Home Builders, Inc., did heretofore on the 1st day of
DECEMBER, 1999, execute a Mortgage to REGIONS BANK, which said
Mortgage is recorded in INST # 1999-49332, in the Probate Office
of SHELBY COUNTY, State of 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 Vice-President, thereunto duly authorized on this
the 10th day of MAY, 2000.

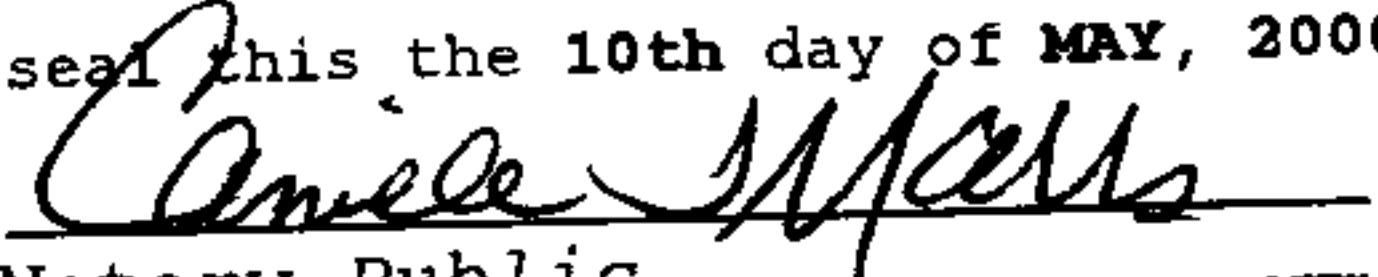
REGIONS BANK


its: Vice-President

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 Vice-President
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, s(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 the 10th day of MAY, 2000.


Notary Public

MY COMMISSION EXPIRES APRIL 25, 2001