

WHEN RECORDED MAIL TO:

Regions Bank
910 North Main Street
Montevallo, AL 35115

Inst # 2000-41902

12/06/2000-41902
08:52 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
001 C31 11.00

029-1351001-9002

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

**WAIVER OF HOMESTEAD AND
PERSONAL PROPERTY EXEMPTIONS**

This Waiver is entered into on November 15, 2000 to induce Regions Bank ("Lender") to extend credit to Kelly O Smitherman, Gwendolyn Smitherman and Barbara Ann Smitherman ("Borrower") pursuant to a certain loan evidenced by a Note between Lender and Borrower and secured by a Security Agreement and Mortgage, all dated on or about November 15, 2000. Capitalized terms used in this agreement shall have the meanings set forth in the Note, Security Agreement and Mortgage.

The undersigned, jointly and severally, hereby waive as to the Indebtedness evidenced by the Note and secured by the Security Agreement and Mortgage all exemptions of homestead and personal property secured to the undersigned (or either of them) under the Constitution and laws of the State of Alabama or any other state.

THIS WAIVER IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS WAIVER IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

CAUTION - - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTENTS OF THIS CONTRACT BEFORE YOU SIGN IT.

GRANTOR:

X Barbara Ann Smitherman (SEAL)
Barbara Ann Smitherman

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Alabama)
COUNTY OF Shelby) SS

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that **Barbara Ann Smitherman**, whose name 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 said Waiver, he or she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 15th day of November, 2000.

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Feb 4, 2004
BONDED THRU NOTARY PUBLIC UNDERWRITERS

My commission expires _____

Barry A. Gull Chappell
Notary Public