

THIS INSTRUMENT PREPARED BY: Camille T. Marrs
REGIONS BANK
P. O. BOX 10247
BIRMINGHAM, AL 35202
029-0548057-9009

REGIONS BANK
FULL RELEASE OF MORTGAGE

STATE OF ALABAMA
Shelby

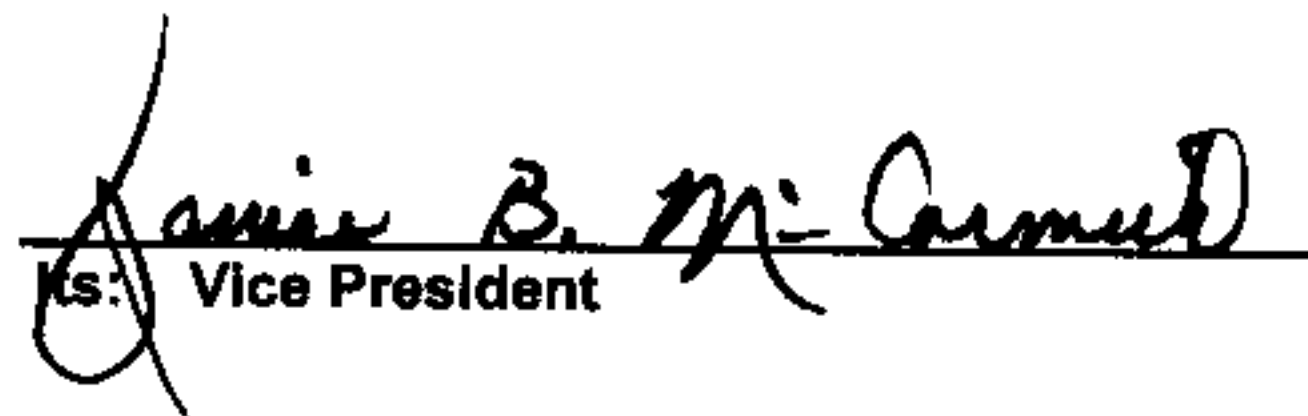
KNOW ALL MEN BY THESE PRESENTS: That,
WHEREAS,
H & T Homebuilders, Inc. did heretofore on the 1st Day of December, 1999, execute a mortgage to Regions Bank, which said Mortgage is recorded in Instrument # 1999/49331, Probate Office of Shelby, County, Alabama,

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 presents to be signed in and by its corporate name by Janice B. McCormick, its Vice President, thereunto duly authorized on the 22nd day of December 2000.

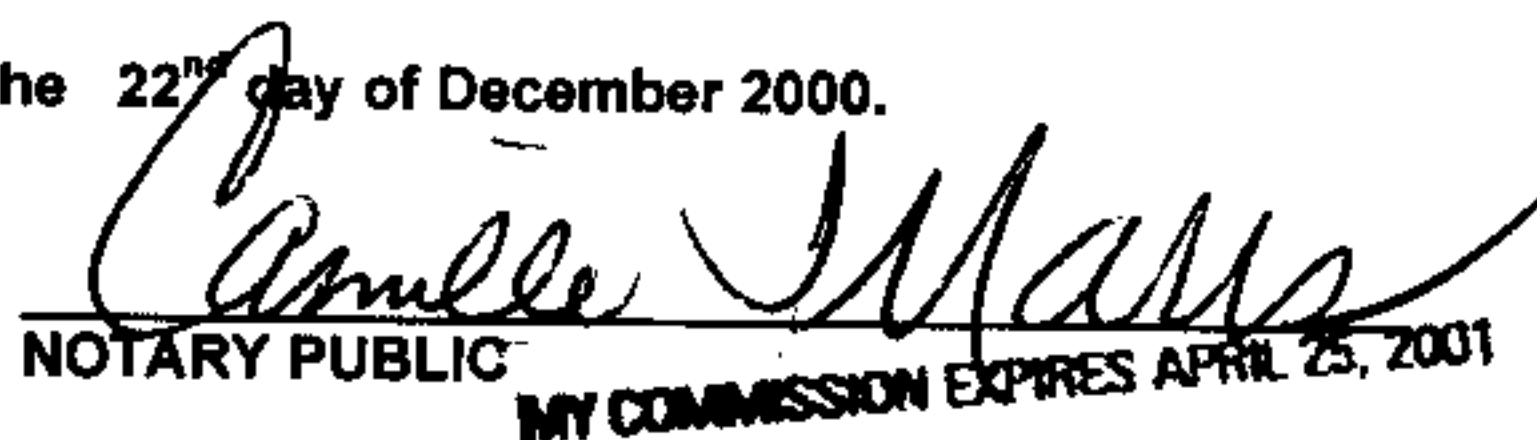
REGIONS BANK


Janice B. McCormick
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, she, 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 22nd day of December 2000.


Camille T. Marrs
NOTARY PUBLIC
MY COMMISSION EXPIRES APRIL 25, 2001

01/05/2001-00515

12:12 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

001 HMB 11.00

Inst # 2001-00515