

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

BIRMINGHAM, ALABAMA 35202

0548057-0038 #399

REGIONS BANK
FULL RELEASE OF MORTGAGE

STATE OF ALABAMA
SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS: That,

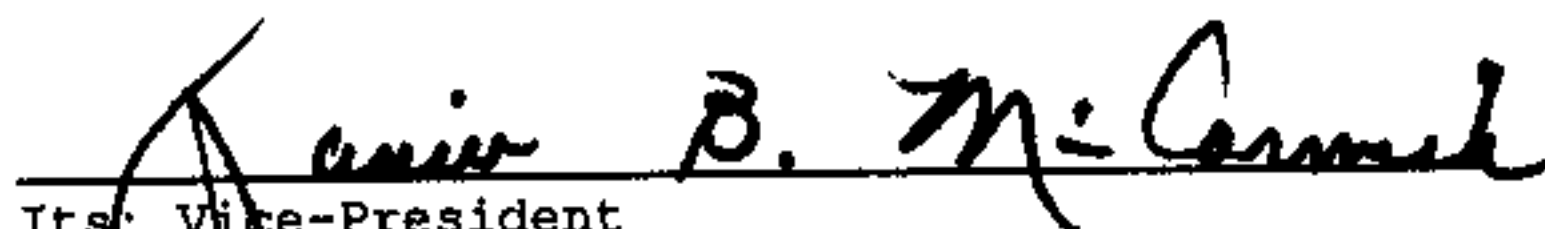
WHEREAS,
H & T Home Builders, Inc., did heretofore on the 21st day of
SEPTEMBER, 1999, execute a **mortgage** to **REGIONS BANK**, which said
mortgage is recorded in **INST # 1999-40885**, in the Probate Office
of **SHELBY COUNTY, Alabama**.

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 present
to be signed in and by its corporate name by Janice B. McCormick,
its Vice-President, thereunto duly authorized on this the **20th** day
of **DECEMBER, 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 20th day of **DECEMBER, 2000**.


Notary Public

MY COMMISSION EXPIRES **DECEMBER 17, 2002**

02/05/2001-04003
10:30 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MMB 11.00

Inst # 2001-04003