

THIS INSTRUMENT PREPARED BY: QUEEN E. PUGH
REGIONS BANK
P O BOX 10247
BIRMINGHAM, ALABAMA 35202
0548057-0040 #399

REGIONS BANK
FULL RELEASE OF MORTGAGE

STATE OF ALABAMA
SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS: That,

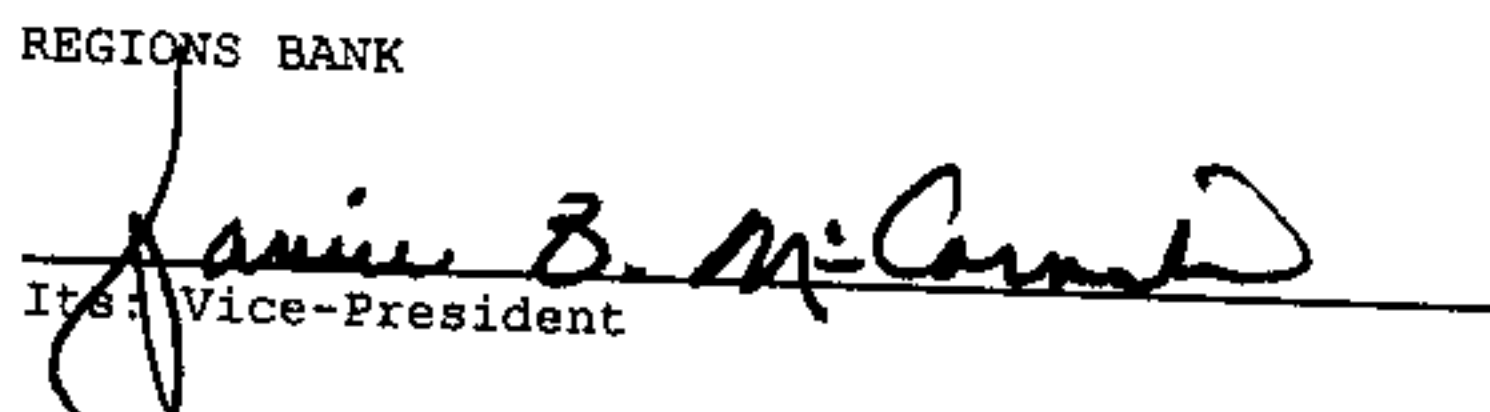
WHEREAS,
H & T Home Builders, Inc., did heretofore on the 30th day of
DECEMBER, 1999, execute a mortgage to REGIONS BANK, which said
mortgage is recorded in INST # 2000-01943, in the Probate Office
of SHELBY COUNTY, Alabama.

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.

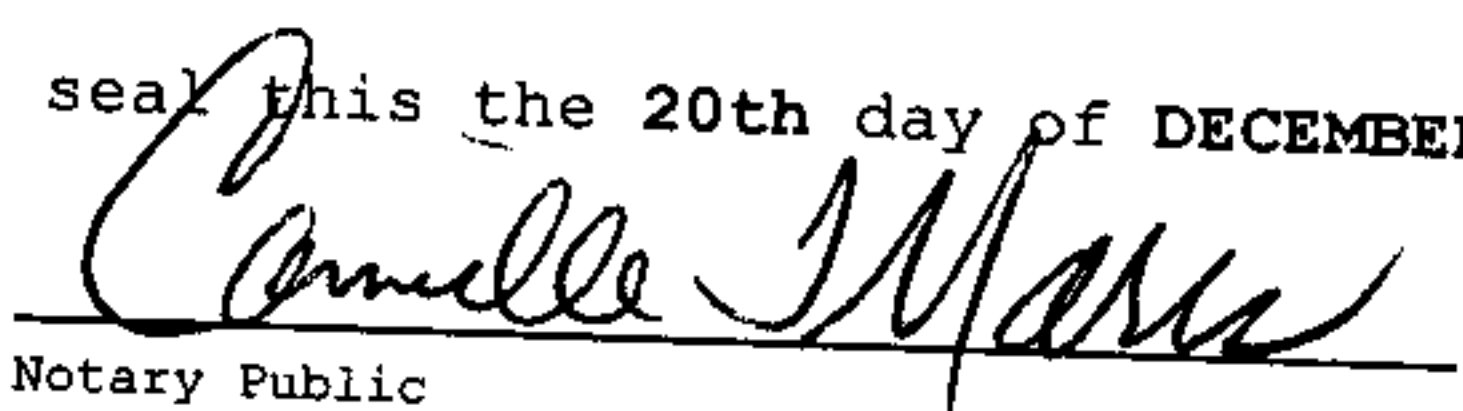
REGIONS BANK


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 APRIL 25, 2001

02/05/2001-04004
10:30 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
001 MMB 11.00

Inst # 2001-04004