

THIS INSTRUMENT PREPARED BY: QUEEN E. FUGH
REGIONS BANK
P O BOX 10247
BIRMINGHAM, ALABAMA 35202
0227501-0063 #399

REGIONS BANK
FULL RELEASE OF MORTGAGE

STATE OF ALABAMA
SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS: That,

WHEREAS,
Carter Homebuilders, Inc., did heretofore on the 15th day of
SEPTEMBER, 1997, execute a mortgage to REGIONS BANK, which said
mortgage is recorded in INST # 1997-32313, 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 Karen D. Fairfax, its
Vice-President, thereunto duly authorized on this the 14th 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 Karen D. Fairfax, 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 14th day of DECEMBER, 2000.


Notary Public

MY COMMISSION EXPIRES DECEMBER 17, 2002

Inst # 2001-04011

02/05/2001-04011
10:30 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

001 MMB 11.00