

FULL RELEASE OF MORTGAGE

STATE OF ALABAMA)
JEFFERSON COUNTY, ALABAMA)

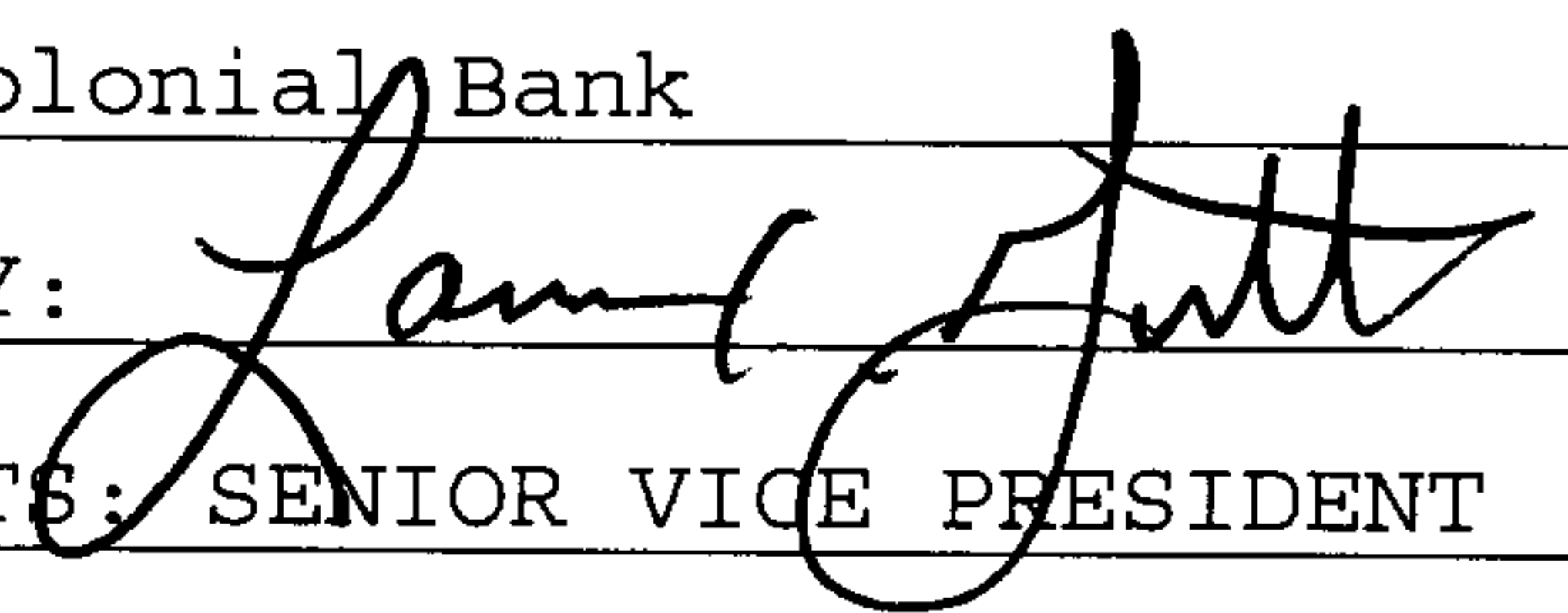
WHEREAS, CARTER HOME BUILDERS INC., heretofore on the 9TH day of APRIL, 2001, execute a mortgage to COLONIAL BANK, which said mortgage is recorded in INST. 2001-20218, , in the Probate Office of SHELBY County, Alabama.

LOT 40, ACCORDING TO THE SURVEY OF BARKLEY SQUARE , AS RECORDED IN MAP BOOK 27, PAGE 32, IN THE PROBATE OFFICE OF SHELBY COUNTY ALABAMA, BEING SITUATED SHELBY COUNTY, ALABAMA.

It being said distinctly understood, however; that all other property in said mortgage described and conveyed, shall be and continue to remain in all respects to said mortgage, that all the covenants and undertakings of the said mortgage and the note secured shall continue in full force and effect, and the said Colonial Bank, shall continue to have full rights and powers granted to it under said mortgage, except as to the above described premises.

IN WITNESS WHEREOF, said COLONIAL BANK has caused these presents to be signed in and by its corporate name by LAMAR GUTHRIE, its SENIOR VICE PRESIDENT, thereunto duly authorized on this the 20TH day of MAY, 2002.

Colonial Bank

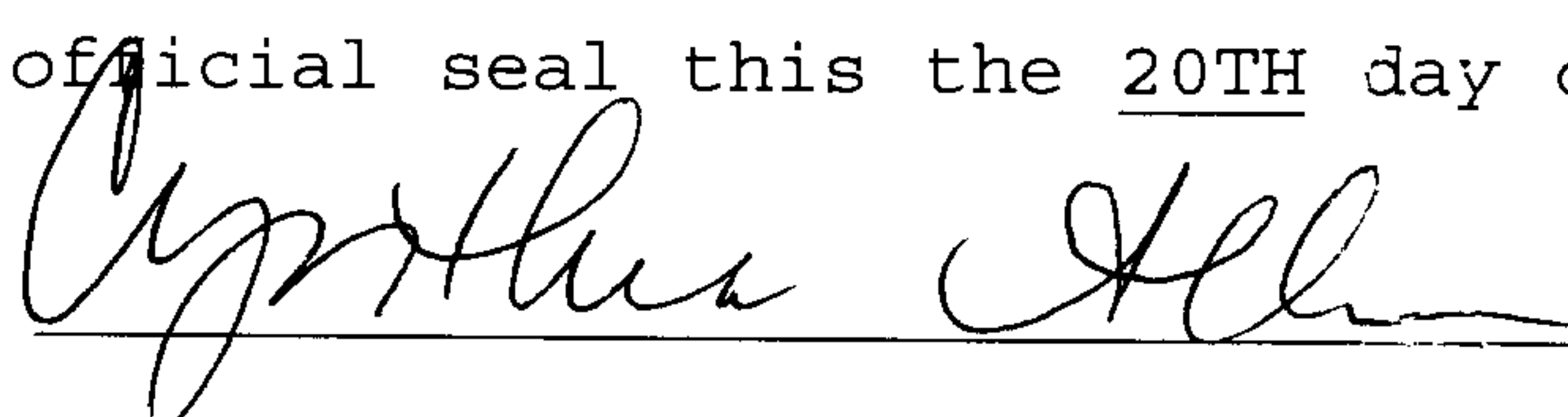
BY: 

ITS: SENIOR 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 LAMAR GUTHRIE, whose name as SENIOR VICE PRESIDENT of COLONIAL BANK 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, 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 MAY, 2002.


Notary Public