

THIS INSTRUMENT PREPARED BY: REBECCA HAGAN
REGIONS BANK
P O BOX 10247
BIRMINGHAM, ALABAMA 35202
029-0227501-0079 cc0399

REGIONS BANK
FULL RELEASE OF MORTGAGE

STATE OF ALABAMA
SHELBY COUNTY

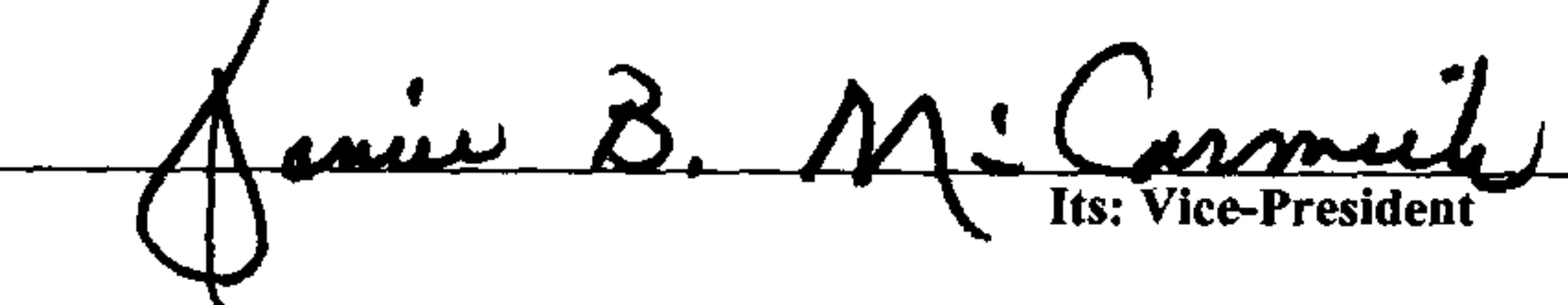
KNOW ALL MEN BY THESE PRESENTS: That,
WHEREAS,
CARTER HOMEBUILDERS, INC., AN ALABAMA CORPORATION, did heretofore
on the 3RD day of May 2001 execute a mortgage to REGIONS BANK, which said
mortgage is recorded in Instrument #2001-20146 in the Probate Office of Shelby
County Alabama

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 3RD day of June 2002.

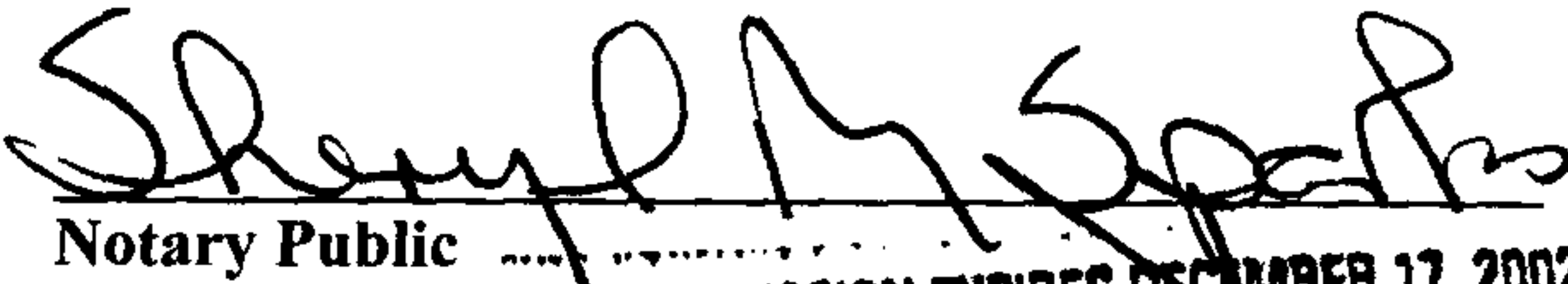
REGIONS BANK


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 3RD day of June 2002.


Notary Public
MY COMMISSION EXPIRES DECEMBER 17, 2002