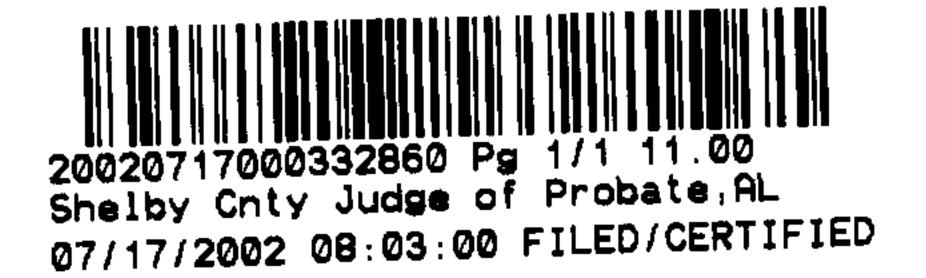
PARTIAL MORTGAGE RELEASE



STATE OF ALABAMA TALLADEGA COUNTY

KNOW ALL MEN BY THESE PRESENTS: that First National Bank in Sylacauga, being the owner of that certain mortgage executed by Charles Givianpour, Lake Heather Development Co., Inc., in favor of Frontier National Bank in Sylacauga, f/k/a First National Bank, f/k/a First Bank of Childersburg, and recorded in the Office of the Judge of Probate of Shelby County, Alabama, in Inst#2001-22839 does hereby release and discharge from the lien of said mortgage, the following real property, situated in Shelby County, Alabama, to-wit:

Legal Description

Lot 39, according to the Survey of Lake Heather Estates, Givianpour Addition to Inverness, as recorded in Map Book 16, Page 121 A, B, & C, in the Probate Office of Shelby County, Alabama.

Together with a non-exclusive easement to use the private roadways, access easements and other easements, all more particularly described in the Declaration of Protective Covenants for Lake Heather Estates, as recorded in Instrument 1992/18226, as amended by Instrument 1992/26078, in the Probate Office of Shelby County, Alabama, (which, together with all amendments thereto, is hereafter collectively referred to as the "Declaration").

The said mortgage shall remain in full force and effect with respect to all the property covered thereby except the tract described above.

In Witness Whereof, the undersigned has caused this instrument to be executed in its name by its duly authorized officer on this 10th day of July, 2002.

Frontier National Bank

Its: Executive Vice President

STATE OF ALABAMA TALLADEGA COUNTY

I, the undersigned authority, a Notary Public in and for said County and State, hereby certify that James M. Yates, whose name as Executive Vice President of Frontier National Bank, f/k/a, First National Bank in Sylacauga, a Corporation is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of this instrument, he, as such officer and with full authority, executed the same for and as the act of said Corporation, voluntarily on the day the same bears date.

Given under my hand and official seal this the 10th day of July, 2002.

ARY PUBLIC MY COMMISSION EXPIRES:

12-14-05