

THIS INSTRUMENT PREPARED BY: REBECCA HAGAN
REGIONS BANK
P. O. BOX 10247
BIRMINGHAM, ALABAMA 35202
029-0678708-0056 CC0399

REGIONS BANK
FULL RELEASE OF MORTGAGE

STATE OF ALABAMA
SHELBY COUNTY

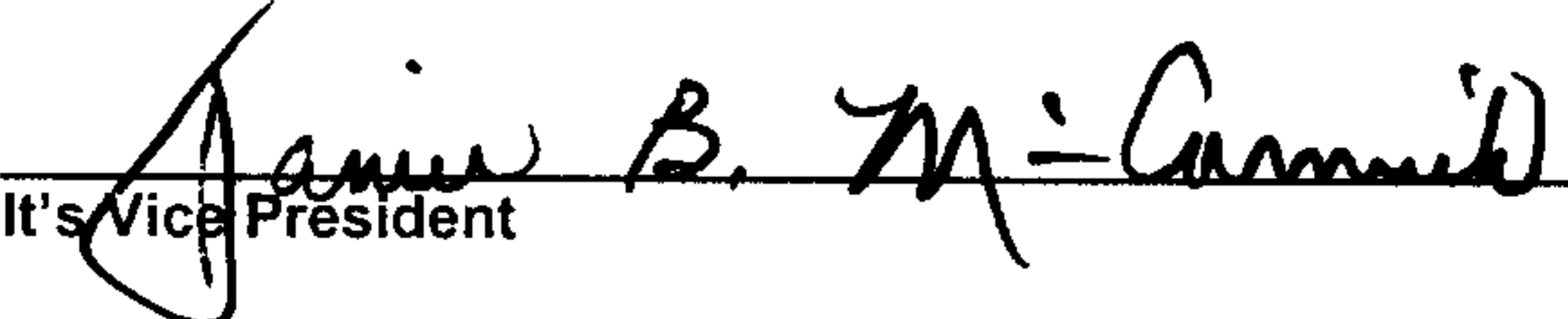
KNOW ALL MEN BY THESE PRESENTS: That,
J D S HOMES, INC., A CORPORATION, did heretofore on the 30TH day of May 2003;
execute a mortgage to REGIONS BANK, which said mortgage, is recorded in
Instrument #20030617000378970, in the Probate Office of Shelby County Alabama.

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 presents
to be signed in and by its corporate name by Janice B. McCormick, its Vice
President, thereunto duly authorized on the 31ST day of October 2003.

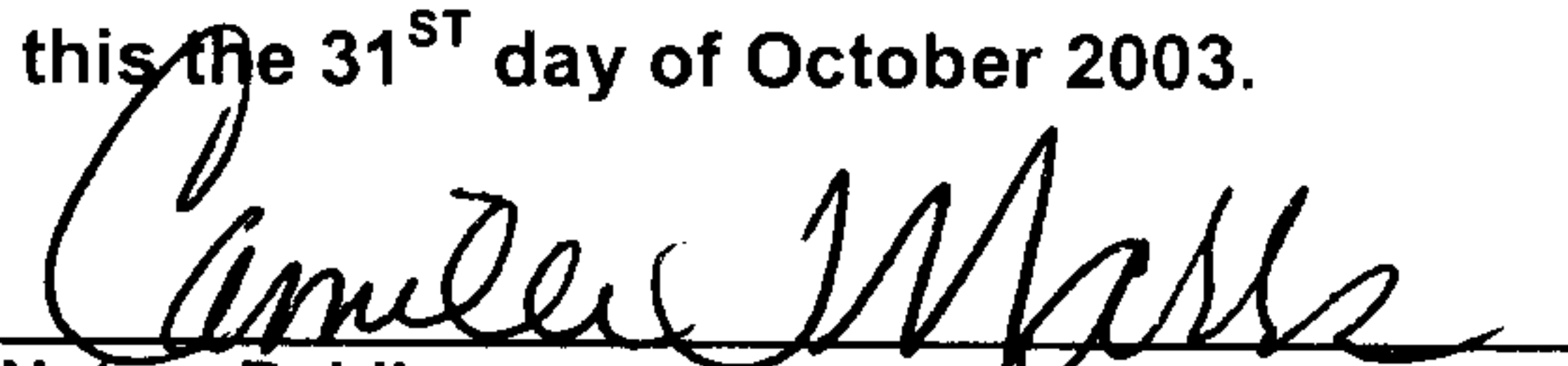
REGIONS BANK


It's Vice President

STATE OF ALABAMA
JEFFERSON COUNTY

I, the undersigned, 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,
acknowledges 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 31ST day of October 2003.


Notary Public
MY COMMISSION EXPIRES APRIL 25, 2005