

This document was prepared by
Amanda Edwards
Frontier Bank,
P O Box 630
Sylacauga, AL 35150

Mortgage Release and Power of Attorney

The State of Alabama
Shelby County

KNOW ALL MEN BY THESE PRESENTS; that the debt secured by the certain mortgage executed by Ritter, Michael C., a married man to Frontier Bank fka Frontier Bank, N.A. fka Frontier National Bank Sylacauga, Alabama fka First National America's Bank fka The First National Bank in Sylacauga, fka City Bank of Childersburg, Childersburg, Alabama, fka First Bank of Childersburg, Childersburg Alabama, fka First Bank in Vincent, Alabama dated the 22nd day of February, 2002 and recorded in the Office of the Judge of Probate of Shelby County, Alabama in Instrument #2002-08931 Pages 1/6 and has been paid in full, the receipt of which is hereby acknowledged, and Frontier Bank, does by these presents constitute, appoint, and confirm the Judge of Probate of Shelby County, Alabama its true and lawful attorney, in fact, in its name and stead, and on behalf, to enter a complete discharge and satisfaction of said mortgage on the margin of said record and it does hereby ratify and confirm the acts of its said attorney in the premises, as fully as if done by its own proper officers.

In witness hereof, the said Frontier Bank, acting by and through James M Yates, its Executive Vice President duly authorized officer, has hereunto caused its name and corporate seal to be hereto affixed, this 30th day of April, 2008.

Frontier Bank

By:

James M Yates

It's Executive Vice President

State of Alabama, Talladega County

I Amanda Edwards, a Notary Public in and for said County, in said State, hereby certify that James M Yates, whose name as Executive Vice President of Frontier Bank is signed to the foregoing Power of Attorney, and who is known to me, acknowledged before me this day, that being informed of the contents the Power of Attorney, he, as such officer and with full authority executed the same voluntarily on the day the same bears dated for and as the act of the said Frontier Bank.

Given under my hand official seal this the 30th day of April, 2008.



Amanda Edwards

Notary Public My commission expires: 08/09/2011