

STATE OF ALABAMA
COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS:

That, the debt secured by that certain mortgage executed by FRANK J. BABICK
& DEBORAH BABICK to LIBERTY MORTGAGE CORPORATION
Recorded in Mortgage Book 168, Page 806, in the Office of the Judge of
Probate of SHELBY County, Alabama, has been fully paid and said debt is
entitled to be satisfied.

NOW, therefore, the said Citizens & Southern Commercial Corporation
a corporation, has constituted and appointed, and by these presents does hereby constitute
and appoint the Judge of Probate of SHELBY County, Alabama, its true and
lawful Attorney in Fact for it and in its name to enter in the margin of the records where
said mortgage is recorded, full satisfaction thereof, hereby ratifying and confirming any
and all acts of said Attorney in Fact in and about said premises.

IN WITNESS WHEREOF, Citizens & Southern Commercial Corporation
a corporation, hath caused its name and seal to be hereunto affixed by _____
Charles R. Kelley, its Senior Vice President and attested by _____
Lynda M. Kay, its Assistant Vice President, all on this 21ST
day of SEPTEMBER, 19 89.

Citizens & Southern Commercial Corporation
By [Signature]

Its Charles R. Kelley Senior Vice President

Attest [Signature]

Its Lynda M. Kay Assistant Vice President

Inst # 1992-16830
(Corporate Seal)

STATE OF Georgia
COUNTY OF Dekalb

08/12/1992-16830
11:41 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 NCD 6.50

I, MARSHA W. FREE, a Notary Public, in and for said County and State,
hereby certify that Charles R. Kelley and
Lynda M. Kay, whose names as Senior Vice President
and Assistant Vice President, respectively, of Citizens & Southern
Commercial Corporation, a corporation, are signed to the foregoing Power of
Attorney, who are known to me, acknowledged before me on this day, that being informed
of the contents of the Power of Attorney, they as such Officers and with full authority,
voluntarily executed the same for and as the act of said corporation.

Given under my hand and official seal this 21ST day SEPTEMBER, 1989

[Signature]
Notary Public

Notary Public, Gwinnett County, Georgia
My Commission Expires Nov. 3, 1992

My Commission Expires _____

(Seal)

This Document Prepared by Citizens and Southern Commercial Corporation, Mortgage
Servicing Division, P. O. Box 946, Tucker, GA 30085-0946

[Signature]