

STATE OF ALABAMA

JEFFERSON COUNTY

KNOW ALL MEN BY THESE PRESENTS: That the debt secured by that certain mortgage executed by James H. Ray and spouse, Sandra H. Ray in favor of Union State Bank, Birmingham, Alabama, a corporation, recorded in the Office of the Judge of Probate, Shelby County, Birmingham, Alabama, in Mortgage Book Volume 1995, Page 09579, has been paid in full, receipt of which is hereby acknowledged and said Union State Bank of Birmingham, Alabama, a corporation, does by these presents constitute and appoint Judge of Probate, Shelby County, Birmingham, Alabama, its true and lawful attorney, in its name and stead and on its behalf to enter a complete discharge and satisfaction of said mortgage on the margin of said record and does hereby confirm the acts of its said attorney in the premises as fully as if done by the Bank.

IN WITNESS WHEREOF said Union State Bank, Birmingham, Alabama, a Corporation, has hereunto caused its corporate name to be signed and its Corporate seal to be affixed by Charles Waldrop Vice President, on this 24th day of January, 1996.

UNION STATE BANK, BIRMINGHAM, ALABAMA

BY: Charles Waldrop

Charles Waldrop  
Vice President

STATE OF ALABAMA

JEFFERSON COUNTY

I, the undersigned Notary Public in and for said County, in said State, hereby certify that Charles Waldrop Vice President of Union State Bank, Birmingham, Alabama, a corporation, is signed to the foregoing power of attorney, and who is known to me, acknowledged before me on this day that being informed of the contents of this power of attorney, he as such officer, and with full authority, executed the same voluntarily, for and as the acts of said corporation.

Given under my hand and seal this the 24th day of January, 1996.

Lana M. Shrey  
NOTARY PUBLIC

Inst # 1996-02889

MY COMMISSION EXPIRES APRIL 7, 1999

01/29/1996-02889  
11:11 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 MCD 8.50

Inst # 1996-02889