STATE OF ALABAMA

JEFFERSON COUNTY

KNOW ALL MEN BY THESE PRESENTS: That the debt secured by that contain
mortgage executed by Larry L. Lyda and wife Debra K. Lyda
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 Volum. 1996 Form 18890
full, receipt of which is hereby acknowledged and said them a 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 read and on its
behalf to enter a complete discharge and satisfaction or said mortsage 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 5 day of Febuary 19 98.

UNION STATE BANK, BIRMINGHAM, ALARAMA
BY:
Charles Waldrop, V.P.

STATE OF ALABAMA

JEFFERSON COUNTY

I, the undersigned Notary Public in and for said County, in said State, hereby certify that Charles Waldrop of Union State Bank, Birmangham, Alabama, a comporation, 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 volument tarily, for and as the acts of said corporation.

Given under my hand and seal this the ___5 day of Febuary 5 19 98.

MY COMMISSION EXPIRES FEBRUARY 7, 2001