Mortgage Release And Power of Attorney

STATE OF ALABAMA

TALLADEGA COUNTY

executed by Billy W Mullinax and wife. Ginga F Mullinax in favor of First Federal of the South (Formerly, First Federal Savings and Loan Association of Sylacauga) dated the 30th day of December 1986, and recorded in the office of the Judge of Probate of Shelby County, Alabama in mortgage record 109, page 625, and Modification dated the 10th day of April 1993, page 1993-10630, has been paid in full, the receipt of which is hereby acknowledged, and the First Federal of the South does by these presents constitute, appoint and confirm SHELBY COUNTY JUDGE OF PROBATE its true and lawful attorney, in fact 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 ratify and confirm the ects of its said attorney in the premises, as fully as if done in its own proper person.

IN WIT	iness whereo	F, the First	Federal of	f the South	has hereunto	set its hand and
seal,	this the	23rd	day of	_February	. 19	98
					TIRST FEDERAL	OF THE SOUTH
					TOE K MCARTHUI	Secretary

STATE OF ALABAMA, TALLADEGA COUNTY

I, the undersigned Notary Public in and for said County, in said State hereby
certify thatJOE K MCARTHUR whose name as Secretary of
the First Federal of the South, 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 the Power of Attorney, he, as such officer and
with full authority executed the same for and as the act of said Corporation,
voluntarily on the day the same bears date.

RONALD L RUSSELL

Notary Public