MORTGAGE RELEASE AND POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS THAT KELVIN O. RYANS AND WIFE TAMMY C. RYANS, EXECUTED A MORTGAGE TO FIRST NATIONAL AMERICA'S BANK FORMERLY KNOWN AS CITY BANK OF CHILDERSBURG, A BANKING CORPORATION, WHICH WAS RECORDED IN INSTRUMENT 1998-33737 IN THE AMOUNT OF \$ 87500.00 DATED ON AUGUST 27, 1998 RECORDED IN THE OFFICE OF THE JUDGE OF PROBATE, SHELBY COUNTY, ALABAMA. THE FIRST NATIONAL BANK IN SYLACAUGA IS NOW THE SUCCESOR IN INTEREST OF CITY BANK OF CHILDERSBURG BY VIRTUE OF A MERGER BETWEEN THE TWO BANKING INSTITUTIONS.

WHEREAS, SAID INDEBTNEDNESS HAS BEEN PAID IN FULL, THE RECEIPT WHICH IS HEREBY ACKNOWLEDGED, AND THE UNDERSIGNED, DOES BY THESE PRESENTS CONTITUTE, APPOINT AND CONFIRM THE JUDGE OF PROBATE, TALLADEGA COUNTY, ALABAMA ITS TRUE AND LAWFUL ATTORNEY-IN-FACT, IN ITS NAME AND STEAD, AND ON ITS BEHALF, TO ENTER A FULL AND COMPLETE RELEASE OF SAID MORTGAGE ON THE MARGIN OF SAID MORTGAGE AND IT DOES HEREBY RATIFY AND CONFIRM THE ACTS OF ITS SAID ATTORNEY IN THE PREMISES.

IN WITNESS WHEREOF, FIRST NATIONAL BANK, A BANKING CORPORATION, BY SENIOR VICE PRESIDENT, MARK PAYNE WHO IS AUTHORIZED TO EXECUTE THIS INSTRUMENT, HAS HEREUNTO SET HIS SIGNATURE AND SEAL THIS THE 22ND DAY OF DECEMBER, 1998.

THE FIRST NATIONAL BANK OF SYLACAUGA A BANKING CORPORATION AS SUCCESSOR IN INTEREST TO CITY BANK OF CHILDERSBURG, A BANKING CORPORATION

MARK/PAYNE

SENIOR VICE PRESIDENT

STATE OF ALABAMA COUNTY OF TALLADEGA

I, THE UNDERSIGNED AUTHORITY, A NOTARY PUBLIC IN AND FOR SAID COUNTY, IN SAID STATE, HEREBY CERTIFY THAT MARK PAYNE, WHOSE NAME AS SENIOR VICE PRESIDENT OF FIRST NATIONAL BANK, A BANKING CORPORATION, IS SIGNED TO THE FOREGOING INSTRUMENT, AND WHO IS KNOWN TO ME, ACKNOWLEDGED BEFORE ME ON THIS DAY THAT, BEING INFORMED OF THE CONTENTS OF SAID INSTRUMENT, HE, AS SUCH OFFICER AND WITH FULL AUTHORITY, EXECUTED THE SAME VOLUNTARILY ON THE DAY THE SAME BEARS DATE, FOR AND AS THE ACT OF SAID BANKING CORPORATION.

GIVEN UNDER MY HAND AND OFFICIAL SEAL, THIS 22TH DAY OF DECEMBER, 1998.

PREPARED BY:
FIRST NATIONAL BANK
PO BOX 349

CHILDERSBURG, AL 35044

12/30/1998-52UJ: 1:52 AM CERTIFIED SELBY COUNTY JUNE OF PROBATE SELBY COUNTY JUNE OF PROBATE 3.50