

Mortgage Release And Power of Attorney

STATE OF ALABAMA

TALLADEGA COUNTY

KNOW ALL MEN BY THESE PRESENTS: That the debt secured by that certain mortgage executed by Carter Homebuilders Inc., A Alabama Corporation, in favor of First Federal of the South (Formerly, First Federal Savings and Loan Association of Sylacauga) dated the 6th day of October 1999 and recorded in the office of the Judge of Probate of Shelby County, Alabama in Mortgage Inst # 1999-41711, 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 acts of its said attorney in the premises, as fully as if done in its own proper person.

IN WITNESS WHEREOF, the First Federal of the South has hereunto set its hand and seal, this the 13th day of March 2001.

FIRST FEDERAL OF THE SOUTH


JOE K MCARTHUR

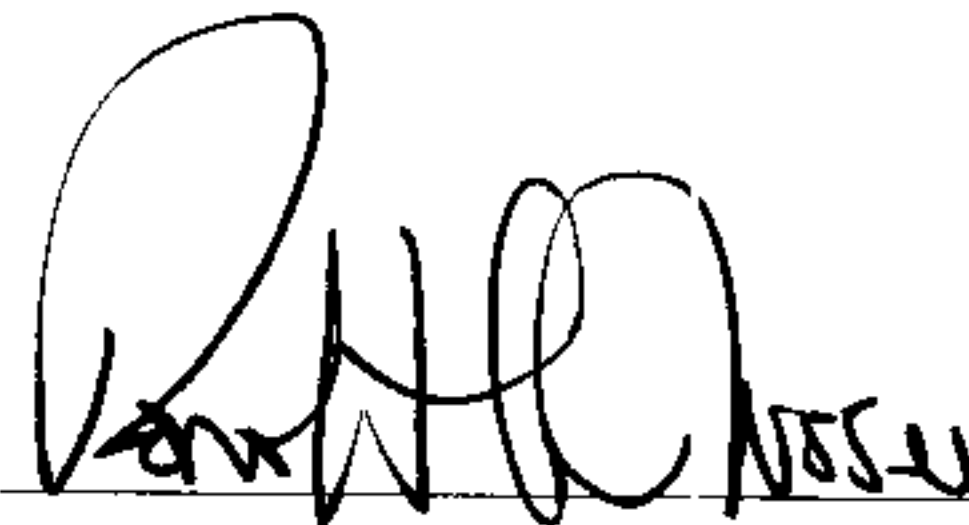
Secretary

STATE OF ALABAMA, TALLADEGA COUNTY

I, the undersigned Notary Public in and for said County, in said State hereby certify that JOE 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.

This document prepared by:

Teresa Sharbutt
First Federal of the South
PO Box 167
Sylacauga, AL 35150


Ronald L Russell Notary Public

Inst # 2001-10212

03/21/2001-10212
10:53 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
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