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MORTGAGE RELEASE AND POWER OF ATTORNEY

THE STATE OF ALABAMA

TALLADEGA COUNTY

KNOWN ALL MEN BY THESE PRESENTS; that the debt secured by that certain mortgage executed by Steven C. Varner and Cynthia T. Varner, that certain mortgage executed by in favor of Frontier National Bank fka First National America's Bank fka The First National Bank in Sylacauga, Alabama, fka City Bank of Childersburg, Childersburg, Alabama, fka First Bank of Childersburg, Childersburg, Alabama, dated the 25th day of April, 1997 and recorded in the Office of the Judge of Probate of Shelby County, Book 1998, Page 36517, and re-recorded on the 9th day of December, 1998 in Book 1998, Page 49085, and has been paid in full, the receipt of which is hereby acknowledged, and Frontier National Bank does by these presents constitute, appoint, and confirm the Judge of Probate Shelby County, its true and lawful attorney, in fact, in its name and stead, and on behalf, to enter a complete discharge and satisfaction of said mortgage on the margin of said record and it does hereby ratify and confirm the acts of its said attorney in the premises, as fully as if done by its own proper officers.

In witness hereof, the said Frontier National Bank, acting by and through Ben McMillan, its Executive Vice President duly authorized officer, has hereunto caused its name and corporate seal to be hereto affixed, this 8th day of March, 2002.

Frontier National Bank
By: [Signature]
Its Executive Vice President

State of Alabama, Talladega County

I, Sharon Jackson, a Notary Public in and for said County, in said State, hereby certify that Ben McMillan, whose name as Executive Vice President of Frontier National Bank 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 the Power of Attorney, 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 the said Frontier National Bank.

Given under my hand and official seal this the 8th day of March, 2002.

[Signature]

Notary Public My Commission Expires: 12-14-05

Inst # 2002-16201

04/08/2002-16201
01:25 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MSB 11.00