

Mortgage Release and Power Of Attorney

STATE OF ALABAMA

SHELBY COUNTY

KNOW ALL MEN BY THESE PRESENTS: That the debt secured by that certain mortgage executed by **CARTER HOMEBUILDERS, INC., A CORPORATION** in favor of First Federal of the South (Formerly, First Federal Savings and Loan Association of Sylacauga) dated the 8th day of January, 1999 and recorded in the office of the Judge of Probate of Shelby, County, Alabama as instrument No. 1999-01177 has been paid in full, the receipt of which is hereby acknowledged, and that 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 January, 2003.

FIRST FEDERAL OF THE SOUTH

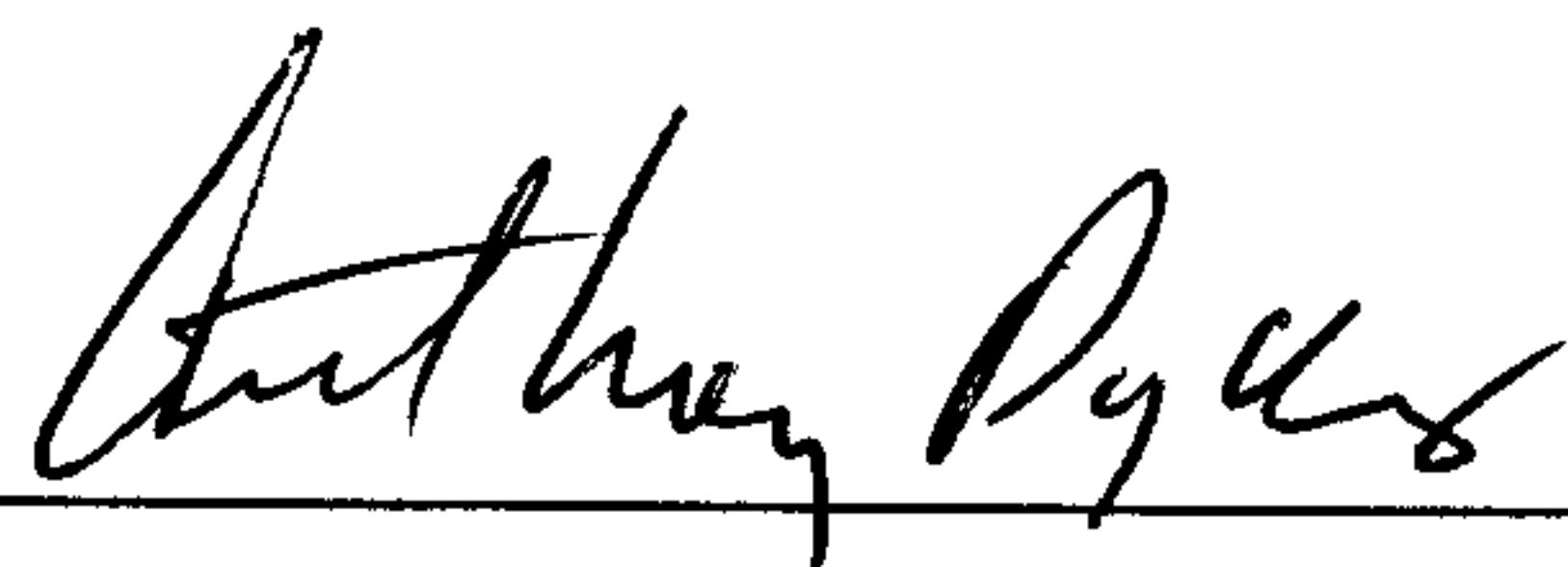

ANNA L TYLER VICE PRESIDENT

STATE OF ALABAMA, TALLADEGA COUNTY

I, the undersigned Notary Public in and for said County, in said State hereby certify that ANNA L TYLER whose name as Vice President 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, she, 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:

First Federal
P.O. Box 167
Sylacauga, Alabama 35150


Notary Public

MY COMMISSION EXPIRES DEC. 20, 2004