

Frontier Bank.
43 North Broadway Ave
Sylacauga AL 35150
Prepared by: Christy Taylor

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 Alma Higgins, a married woman, in that certain mortgage executed by in favor of Frontier Bank in Sylacauga f/k/a Frontier Bank, N. A. f/k/a Frontier National Bank Sylacauga, Alabama fka First National America's Bank fka The First National Bank in Sylacauga, Alabama, fka City Bank of Childersburg, Childersburg, Alabama, f/k/a First Bank of Childersburg, Childersburg, Alabama, f/k/a First National Bank of Childersburg, Childersburg, Alabama, f/k/a First Bank in Vincent, Alabama, f/k/a Frontier Financial Services, Sylacauga, Alabama, dated the 6th day of March 2000 and recorded in the Office of the Judge of Probate of Shelby County, Instrument # 2000-07805 is been paid in full, the receipt of which is hereby acknowledged, and Frontier 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 Bank, acting by and through Rhonda Smith, its Sr. Vice President duly authorized officer, has hereunto caused its name and corporate seal to be hereto affixed, this 19th day of April, 2004.

Frontier Bank

By: Rhonda Smith

State of Alabama, Talladega County

I, Janet P. Kromer, a Notary Public in and for said County, in said State, hereby certify Rhonda Smith, its Sr. Vice President of Frontier 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 Bank.

Given under my hand official seal this the 19th day of April, 2004.

Janet P. Kromer
Notary Public
89815283

MY COMMISSION EXPIRES JUNE 14, 2006