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Shelby Cnty Judge of Probate, AL
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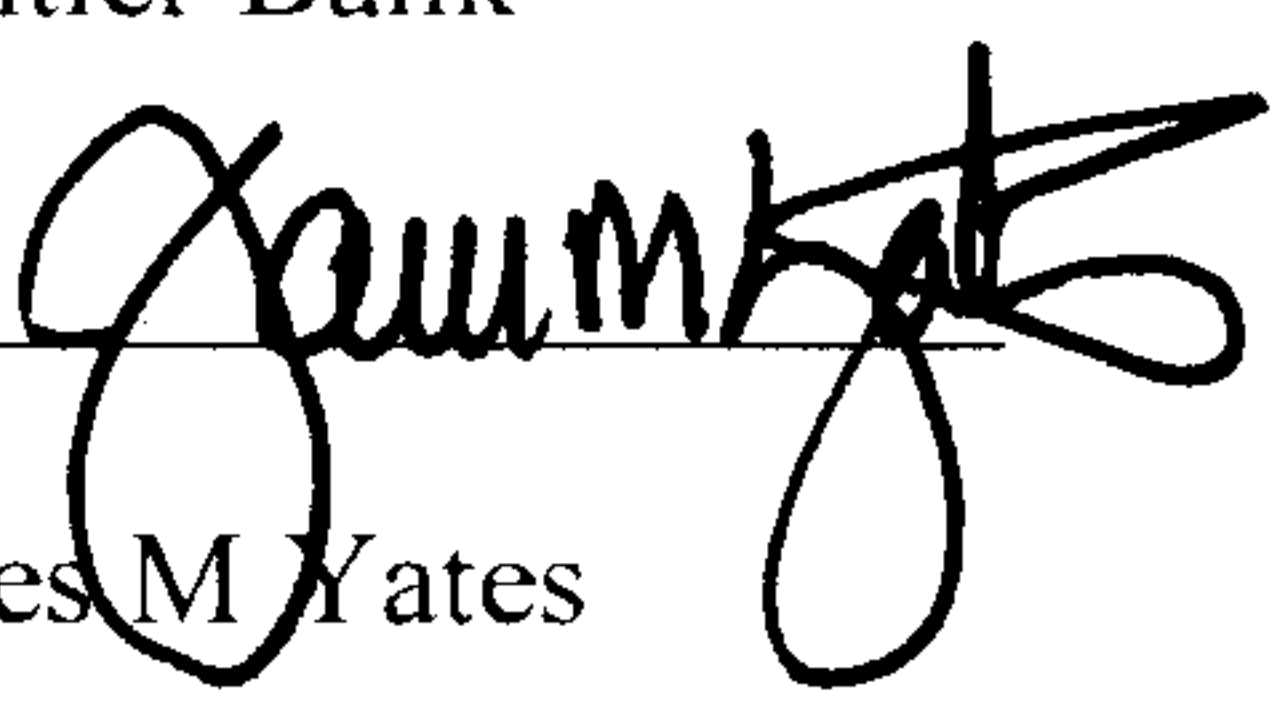
This document was prepared by:
Judy S Adams
Frontier Bank,
P O Box 630
Sylacauga, AL 35150

Mortgage Release and Power of Attorney

The State of Alabama
Shelby County

KNOW ALL MEN BY THESE PRESENTS; that the debt secured by the certain mortgage executed by that certain mortgage executed by Michael C. Ritter AND SPOUSE, Melissa M. Ritter to Frontier Bank fka Frontier Bank, N.A. fka Frontier National Bank Sylacauga, Alabama fka First National America's Bank fka The First National Bank in Sylacauga, fka City Bank of Childersburg, Childersburg, Alabama, fka First Bank of Childersburg, Childersburg Alabama, fka First Bank in Vincent, Alabama dated the 12th day of July, 2005 and recorded in the Office of the Judge of Probate of Shelby County, Alabama in Instrument # 20050712000348440 Page 1/5 and has 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 James M Yates, its Executive Vice President duly authorized officer, has hereunto caused its name and corporate seal to be hereto affixed, this 18th day of August, 2006.

Frontier Bank

By: 

James M Yates

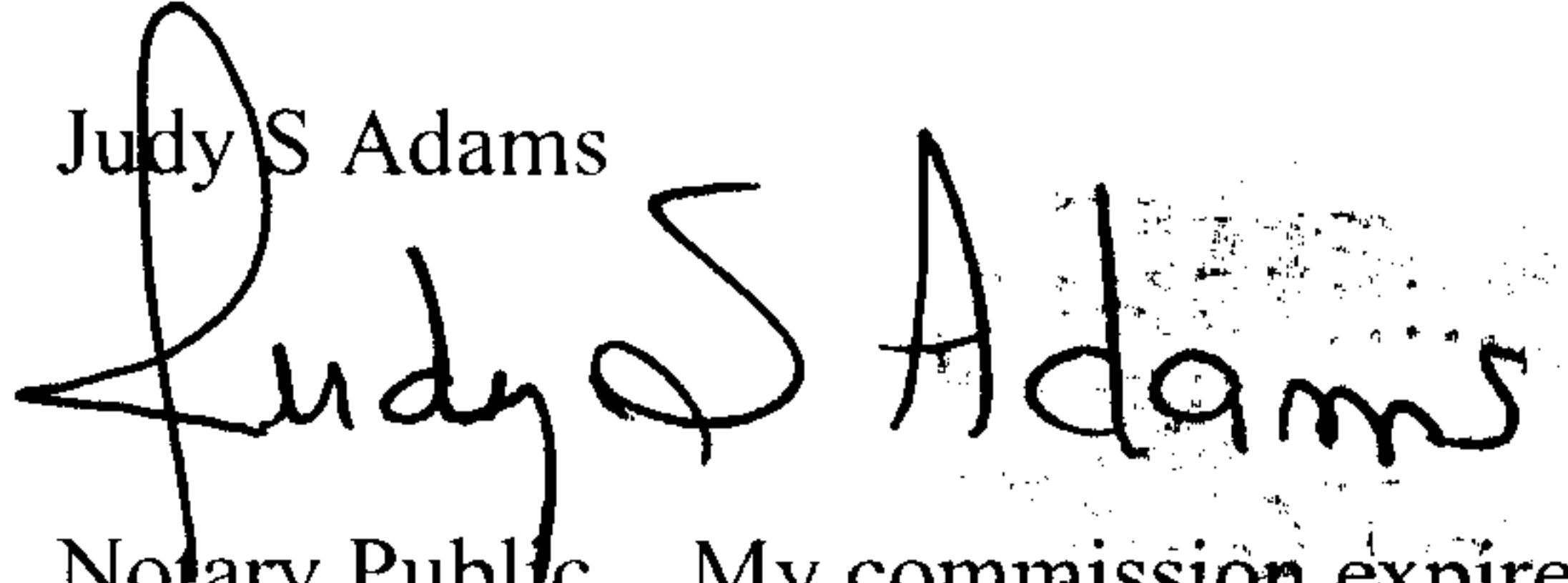
Its Executive Vice President

State of Alabama, Talladega County

I, Judy S Adams, a Notary Public in and for said County, in said State, hereby certify that James M Yates, whose name as Executive Vice President of Frontier Bank is signed to the foregoing Power of Attorney, and who is known to me, acknowledged before me 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 dated for and as the act of the said Frontier Bank.

Given under my hand official seal this the 18th day of August, 2006.

Judy S Adams


Notary Public

My commission expires: 6/21/2010

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