

LIMITED POWER OF ATTORNEY
(Alabama)

Inst # 1996-14848

NOW ALL MEN BY THESE PRESENTS:

that the undersigned, The Hutson Company, Inc., (hereinafter referred to as
the "Correspondent"), of the County of Jefferson, and State of Alabama
as made and appointed, and BY THESE PRESENTS does make, constitute and appoint Robert C.
JenKnight, John M. Shellenberger, Patricia J. Anthony, or Ann M. Nesmith of Crescent Bank and
Trust Company of the City of Jasper, County of Pickens, and State of Georgia, my true and lawful
attorney for and in my name and stead to:

execute any and all documents for the purpose of assigning and transferring to Crescent Bank and
Trust Company or to any other assignee or entity a certain mortgage, deed of trust, security deed,
security instrument and note, including, but not limited to, an assignment of mortgage, deed of trust,
security deed or security instrument and note allonge for the following loan transaction:

Borrower(s) Names: Frank M. Downs, III
Address of Property: 817 Greystone Highlands
City, State, Zip Code: Birmingham, Alabama 35242
Loan Number: 2777456

giving and granting unto my said attorney full power and authority to do and perform all and every act
and thing whatsoever, requisite and necessary to be done in and about the premises, as fully to all
intents and purposes, as I might or could do if personally present at the doing thereof, with full power
of substitution and revocations, hereby ratifying and confirming all that my said attorney shall lawfully
do or cause to be done by virtue hereof.

IN WITNESS WHEREOF, Correspondent has caused this instrument to be executed in its
name by Graham D. Hutson its duly authorized President
this 19th day of April, 1996.

The Hutson Company, Inc.
(Name of Correspondent)

By: [Signature]
Title: President

(Corporate Seal)
Inst # 1996-14848

STATE OF Alabama

COUNTY OF Jefferson

I, the undersigned
County in Said State, hereby certify that Graham D. Hutson, whose name as
President of Correspondent is signed to the foregoing conveyance, and
who is known to me, acknowledges before me on this day, being informed of the contents of the
conveyance, (s)he as such officer and with full authority, executed the same voluntarily for and as the
act of said corporation.

Given under my hand and seal of office this 19th day of April,
1996.

[Signature]
Notary Public
My Commission Expires: 4/24/96

05/07/1996-14848
10:41 AM CERTIFIED