

LIMITED POWER OF ATTORNEY  
(ALABAMA)

KNOW ALL THESE MEN BY THESE PRESENTS:

THE UNDERSIGNED, MIDDLE BAY MORTGAGE CO., INC., (HEREINAFTER REFERRED TO AS THE "CORRESPONDENT") OF THE COUNTY OF BALDWIN, AND STATE OF ALABAMA, HAS MADE AND APPOINTED AND BY THESE PRESENTS DOES MAKE, CONSTITUTE AND APPOINT ROBERT C. KENKIGHT, 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, ITS TRUE AND LAWFUL ATTORNEY FOR AND IN ITS 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 OR SECURITY INSTRUMENT AND NOTE ALONGE FOR THE FOLLOWING LOAN TRANSACTION:

BORROWER(S) NAME: Gilbert V Royal and Jean H Royal

ADDRESS OF PROPERTY: 3005 Brae Trail

CITY, STATE, ZIP CODE: Birmingham AL 35247

LOAN NUMBER: 2964054

GIVING AND GRANTING UNTO 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 MIDDLE BAY MORTGAGE CO., INC., MIGHT OR COULD DO IF PERSONALLY PRESENT AT THE DOING THEREOF, WITH FULL POWER OF SUBSTITUTION AND REVOCATION, HEREBY RATIFYING AND CONFIRMING ALL THAT ITS 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 JAMES H. GAMBILL, ITS DULY AUTHORIZED PRESIDENT THIS 29 DAY OF April, 1997.

MIDDLE BAY MORTGAGE CO., INC.  
CORRESPONDENT

BY James H. Gambill  
TITLE PRESIDENT

(CORPORATE SEAL)

STATE OF ALABAMA

COUNTY OF BALDWIN

I HOLLY ANN BOYETT, A NOTARY PUBLIC IN AND FOR SAID COUNTY IN SAID STATE, HEREBY CERTIFY THAT JAMES H. GAMBILL WHOSE NAME AS PRESIDENT OF CORRESPONDENT IS SIGNED TO THE FOREGOING CONVEYANCE, AND WHO IS KNOWN TO ME, ACKNOWLEDGED 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 29 DAY OF April, 1997.

Holly Ann Boyett  
NOTARY PUBLIC  
MY COMMISSION EXPIRES 01-11-2000

Inst # 1997-17954

06/09/1997-17954  
10:35 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 MCO 8.50

Inst # 1997-17954