

LIMITED POWER OF ATTORNEY
(Alabama)

KNOW ALL MEN BY THESE PRESENTS:

That the undersigned, First Southeast Mortgage, LTD, (hereinafter referred to as the "Correspondent"), of the County of JEFFERSON, and State of ALABAMA has made and appointed, and BY THESE PRESENTS does make, constitute and appoint Robert C. KenKnight, 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: Phillip David & Suzanne Luper
Address of Property: 2069 Forest Meadows Circle
City, State, Zip Code: Birmingham AL 35242
Loan Number:

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 Richard H. Brooks its duly authorized General Partner this 28th day of April, 1997.

First Southeast Mortgage, Ltd
(Name of Correspondent)

By: Richard H. Brooks
Title: General Partner

Inst # 1997-19438
(Notary Seal)

STATE OF Alabama

COUNTY OF Jefferson

I, The Undersigned
County in Said State, hereby certify that Richard H. Brooks, whose name as General Partner 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 28th day of April, 1997.

Heather K. Smith
Notary Public
My Commission Expires:

My Commission Expires
September 15, 1997

Inst # 1997-19438