

This instrument was prepared by:

After Recording Return to:

Commerce Bank of Alabama
2125 Henry St.
P.O. Box 430
Guntersville, AL 35976

LIMITED POWER OF ATTORNEY
(Alabama) - (CBT)

KNOW ALL MEN BY THESE PRESENTS:

That the undersigned, Commerce Bank of Alabama (hereinafter referred to as the "Correspondent"), of the County of Marshall, and State of Alabama, has made and appointed, and BY THESE PRESENTS does make, constitute and appoint Robert C. KenKnight, Patricia J. Anthony, Ann M. Nesmith, William A. Fowler, Kim Barnes, Pati Greenfield, Michael P. Leddy, Parthiv Dave or Stacy Milazzo of Crescent Bank and Trust Company of the City of Jasper, County of Pickens, and State of Georgia, each of whose address is The South Terraces, Suite 285, 115 Perimeter Center Place, Atlanta, Georgia 30346, my true and lawful attorney for and in my hand 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: Gary G. and Elizabeth H. Whitaker
Address of Property: 5057 Shelby Drive
City, State, Zip Code: Birmingham, AL 35242
Loan Number: 3347317

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 Ginger Lashley its duly authorized Sr. V.P., this 26 day of February, 19 98.

Commerce Bank of Alabama
(Name of Correspondent)

By: Ginger LashleyPrinted name: Ginger LashleyTitle: Sr. V.P.

(Corporate Seal)

STATE OF Alabama
COUNTY OF Marshall

The State of Alabama, Marshall County. I Stephanie McCaffrey notary in and for said county in said state, hereby certify that Ginger Lashley, whose name as Sr. V.P. of Commerce Bank, a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, 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 this 26 day of February, A.D. 19 98

Stephanie McCaffrey
Notary Public

My Commission Expires:

MY COMMISSION EXPIRES
7-20-98

03/06/1998-07790
09:29 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50

Inst # 1998-07790