

**LIMITED POWER OF ATTORNEY
(Alabama) - (CBT)**

KNOW 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, 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, Patti 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: JAMES A. RIPPLE, JR.
 Address of Property: 307 LAUREN CIRCLE
 City, State, Zip Code: BIRMINGHAM, AL 35244
 Loan Number: 3342721

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 20th day of March, 1998

THE HUTSON COMPANY, INC.
 (Name of Correspondent)

By: _____
 Printed name: Graham D. Hutson
 Title: President
 (Corporate Seal)

STATE OF ALABAMA
 COUNTY OF JEFFERSON

The State of Alabama, Jefferson County. I George Ann Webb, a
notary in and for said county in said state, hereby certify that Graham D. Hutson
 whose name as President of The Hutson Co., 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 20th day of March, A.D. 19 98

George Ann Webb
 Notary Public

My Commission Expires: 10-7-99

04/09/1998-12758
 01:35 PM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 001 MEL 8.50