

This instrument was prepared by:

After Recording Return to:

Dickerson Morse & Yost, P.C.
1920 Vallevdale Road
Birmingham, Alabama 35244

LIMITED POWER OF ATTORNEY
(Georgia) - (CMS)

KNOW ALL MEN BY THESE PRESENTS:

That the undersigned, FIRST SECURITY MORTGAGE, (hereinafter referred to as the "Correspondent"), of the County of Shelby, and State of Alabama, whose address is

P. O. Box 616, Chelsea, AL 35043,

has made and appointed, and BY THESE PRESENTS does make, constitute and appoint Robert C. KenKnight, William H. Scott, William A. Fowler, Wes Peterson, Jim Cruch, Linda Cooper or Jerri Meredith, John Kammer, Michael P. Laddy, Parthiv Dave and Jemille Robinson of Crescent Mortgage Services, Inc. of the City of Atlanta, County of Cobb, and State of Georgia, each of whose address is Paces Summit, Suite 280, 2410 Paces Ferry Rd., Atlanta, Georgia 30339, 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 Mortgage Services, Inc. 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) Name: Adam Creel and Alisa Creel, husband and wife
 Address of Property: 1454 Falling Rock Circle
 City, State, Zip Code: Alabaster, AL 35007
 Loan Number: 3472545

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, I have hereunto set my hand and affixed my seal, this

13 day of July, 1998.

Signed, sealed and delivered in
 the presence of:

Paul M. Clark
 Unofficial Witness

First Security Mortgage
 (Name of Correspondent)

Donnie Wyatt
 Notary Public

By: Donnie Wyatt
 Title President

My Commission Expires: 10/24/02

By: Donnie Wyatt
 Title: President

Rev. 5-24-95

(Corporate Seal)

Inst # 1998-27291

07/17/1998-27291

12:58 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
 8.50

Inst # 1998-27291