

(Correspondent name & address)

(Closing Atty. name & address)

This instrument was prepared by:
Mid South Mortgage, Inc.
D/B/A The Mortgage Source
100 Concourse Parkway Ste 101
Birmingham, AL 35244

After Recording Return to:

LIMITED POWER OF ATTORNEY
(Alabama) - (CBT)

KNOW ALL MEN BY THESE PRESENTS:

That the undersigned, Mid South Mortgage, Inc. D/B/A The Mortgage Source, (hereinafter referred to as the "Correspondent"), of the County of Shelby, 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) Name: Robert Scott Kirkland
Address of Property: 128 Windwood Circle
City, State, Zip Code: Montevallo, AL 35115
Loan Number: 3498219

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 Kenneth L. Harris its duly authorized Vice President, this 29th day of June, 19 98.

Mid South Mortgage, Inc.
D/B/A The Mortgage Source
(Name of Correspondent)

By: Kenneth L. Harris
Printed name: Kenneth L. Harris
Title: Vice President
(Corporate Seal)

STATE OF Alabama
COUNTY OF Shelby

Notary The State of Alabama, Shelby County. I Karen Darlene Arceneaux in and for said county in said state, hereby certify that Kenneth L. Harris, whose name as Vice Pres. of Mid South Mortgage, Inc. 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 29th day of June, A.D. 19 98.

Karen Darlene Arceneaux
Notary Public

My Commission Expires:

Inst # 1998-28903
NOTARY PUBLIC STATE OF ALABAMA AT LARGE
COMMISSION EXPIRES JULY 6, 2000
BONDED THROUGH NOTARY PUBLIC OVERSIGHTERS

07/29/1998-28903
01:17 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCB 8.50

Inst # 1998-28903