

This instrument was prepared by

After Recording Return to:

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. Newirth, William A. Fowler, Kim Barnes, Pati Greenfield, Michael P. Laddy, 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: FRANK DOWNS
Address of Property: 817 GREYSTONE HIGHLANDS DRIVE
City, State, Zip Code: BIRMINGHAM, AL 35242-2651
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

Graham D. Hutson

its duly authorized

President

this

2nd

day of October

19 98

THE HUTSON COMPANY
(Name of Correspondent)

By:

Graham D. Hutson

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

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 2nd day of October, A.D. 19 98.

George A. Webb
Notary Public

My Commission Expires: 10-7-99

10/27/1998-42098
11:02 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 NEL 8.50

Inst # 1998-42098