

**After Recording Return to:**

3512000

BIRMINGHAM, AL 35205  
LIN

209  
LIMITED POWER OF ATTORNEY  
(Alabama) - (CBT)

That the undersigned, Home First Mortgage, LLC (hereinafter referred to as the "Correspondent"), of the County of Jefferson, and State of Alabama, whose address is 322 Birmingham AL 352

has made and appointed, and BY THESE PRESENTS does make, constitute and appoint Robert C. KenKnight, Patricia J. Anthony, William A. Fowler, Jr., Pati Greenfield, Michael P. Leddy, Parthiv Dave, Stacy Milazzo, Daphne Johnson, Sheila Best, Judith L. Peacock, John Kaminer, Jemille Robinson, Bonnie J. Mallardi, 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 name 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: *Cathy L. + Jimmie D. Williams*  
Address of Property: *101 Blue Grass Drive*  
City, State, Zip Code: *Alabaster, AL 35007*  
Loan Number: *3695913*

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 Kathy D. Kelly its duly authorized president, this 13<sup>th</sup> day of October, 1998.

Home First Mortgage, LLC  
(Name of Correspondent)  
By: Kathy D. Kelly  
Printed Name: Kathy D. Kelly  
Title: President  
(Corporate Seal)

STATE OF Al  
COUNTY OF Jefferson

TY OF Jefferson  
The State of MI, Jefferson County, I MARY ALICE, a

The State of MI, Sterling County, Michigan,  
COE in and for said county in said state, hereby certify that Kathy D. Kelly  
President Home First Nat'l Corporation, whose name as President Home First Nat'l 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 13 day of Oct, A.D. 1998

Notary Public My Commission Expires:

Mary Alice Coe

1967  
JAN 10 1968  
SHELBY COUNTY JUDGE OF PROBATE  
\$5.50