

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

1998-43475

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 Geconfield, 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 stood 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 E. AND MARTHA P. SKELLEY
Address of Property: 2036 HIGHLAND DRIVE
City, State, Zip Code: BIRMINGHAM, AL. 35242
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 14 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

NOTARY

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 14 day of OCTOBER, A.D. 19 98

George Ann Webb
Notary Public

My Commission Expires: 10-7-99

11/04/1998-43475
10:55 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
JAN 1EL 8.50