

This instrument was prepared by:

After Recording Return to:

R. SHAN PADEN ATTORNEYS  
100 CONCOURSE PARKWAY, STE 130  
BIRMINGHAM, AL 35244

LIMITED POWER OF ATTORNEY  
(Alabama) - (CMS)

KNOW ALL MEN BY THESE PRESENTS:

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 1675 MONTCLAIR RD. STE 230 BIRMINGHAM, AL. 35210

has made and appointed, and BY THESE PRESENTS does make, constitute and appoint Robert C. KenKnight, William H. Scott, William A. Fowler, Wes Peterson or Jim Couch, Linda Cooper or Jerri Meredith, John Kaminer, Michael P. Leddy, 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 Road, 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: Jennifer L. Gaines  
Address of Property: 7517 Spencer Lane  
City, State, Zip Code: Helena, AL 35080  
Loan Number: 3704319

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 30TH day of OCTOBER, 19 98.

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

The State of AL. Jefferson County, I Mary A. Shackle

in and for said county in said state, hereby certify that KATHY D. KELLY, whose name as PRESIDENT HOME FIRST MORTGAGE LLC.

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 23 day of Oct, A.D. 19 98.

Mary A. Shackle  
Notary Public My Commission Expires: 9-18-02

Rev 6-24-98

Inst # 1998-43840

11/06/1998-43840  
CERTIFIED  
09:04 AM  
JUDGE OF PROBATE  
8:50  
001 MEL