

This instrument was prepared by:

After Recording Return to:

FIRST PERFORMANCE MORTGAGE
15 OFFICE PARK CIRCLE, STE 120
BIRMINGHAM, AL 35223

LIMITED POWER OF ATTORNEY
(Alabama) - (CMS)

KNOW ALL MEN BY THESE PRESENTS:

That the undersigned, First Performance Mortgage, (hereinafter referred to as the "Correspondent"), of the County of Jefferson, and State of Alabama, whose address is

15 Office Park Cir, Ste 120, Birmingham, Al. 35223
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. Luddy, 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: Morgan Robert Howerton and Jennifer Blackberry Howerton
Address of Property: 545 Fieldstone Drive
City, State, Zip Code: Helena, Al. 35080
Loan Number: 5325650

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 Nancy Blankensopp, duly authorized President, this 2nd day of November, 19 98.

First Performance Mortgage Corp.

(Name of Correspondent)

By: Nancy Blankensopp

Printed Name: Nancy Blankensopp

Title: President
(Corporate Seal)

STATE OF Alabama

COUNTY OF Jefferson

The State of Alabama, Jefferson County, I the undersigned Notary in and for said county in said state, hereby certify that Nancy Blankensopp, whose name as President of the above 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 November, A.D. 19 98.

Janet A. Walker
Notary Public My Commission Expires: 1-21-2000

Rev 6-24-98

Inst # 1998-44436

11/10/1998-44436
07:24 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CRH B.50