

**CBT-ALABAMA**  
**LIMITED POWER OF ATTORNEY (drawn by Crescent Bank & Trust Company)**  
After recording return to Crescent-115 Perimeter Ctr Pl. Ste 285 Atl., Ga 30346

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. STE230 BIRMINGHAM, AL. 35210

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, Jennille 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: David A. Cavender & Melody E. Cavender

Address of Property: 1385A S. AUSTIN ROAD

City, State, Zip Code: Alabaster, AL. 35007

Loan Number: 0003705951

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 3rd day of December 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 ALABAMA JEFFERSON County, I

KELLY in and for said county in said state, hereby certify that KATHY D.

KELLY, whose name as PRESIDENT of 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 3rd day of Dec., A.D. 19 98.

Mary A. Sharble  
Notary Public My Commission Expires:

12/23/1998-51279  
11:42 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 CRH 8.50

1998-51279