

Inst # 1999-06563

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, MORTGAGE MASTER INC (hereinafter referred to as the "Correspondent"), of the County of Mobile and State of Alabama, whose address is 5920 E. Grelet Rd, Ste 2 Mobile, AL 36609

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, Jernille 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: Lydia J Hambright
Address of Property: 104 Toccoa CR
City, State, Zip Code: Helena, AL 35880 - 7127
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 Janru C. Galloway, its duly authorized President, this 11th day of February, 19 99.

MORTGAGE MASTER INC
(Name of Correspondent)
By: Janru C. Galloway
Printed Name: JANRU C. Galloway
Title: PRESIDENT
(Corporate Seal)

STATE OF Alabama
COUNTY OF Mobile

The State of Alabama, Mobile County, I The Undersigned in and for said county in said state, hereby certify that JANRU C. Galloway whose name as President of MORTGAGE MASTER INC 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 11th day of February, A.D. 1999.

Alesia Y Hartley
Notary Public My Commission Expires:

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Oct. 14, 2001.
BEFORE MEU NOTARY PUBLIC UNDERWRITERS

02/16/1999-06563
11:23 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 NWS 8.50