

This instrument was prepared by:

After Recording Return to:

**LARRY L. HALCOMB**

3512 OLD IRON FERRY HWY  
BIRMINGHAM, AL 35209

**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 MONROCLAIR ROAD, 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, Jr., Shelia Best, Jim Couch, Linda Cooper, Jerri Meredith, Debbie Beck, 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: **Merle C. Johnson**  
Address of Property: **2044 Ashley Brook Way**  
City, State, Zip Code: **Helena, AL 35006**  
Loan Number: **9245185**

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 **15th** day of **April**, 19 **99**.

**HOME FIRST MORTGAGE, LLC**  
(Name of Correspondent)

By: **Kathy D. Kelly**

Printed Name: **KATHY D. KELLY**

Title: **PRESIDENT**

(Corporate Seal)

**STATE OF ALABAMA  
COUNTY OF JEFFERSON**

The State of **ALABAMA**, **JEFFERSON** County, I **Mary A. Sharble**  
**NOTARY** 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 **15th** day of **April**, A.D. 19 **99**.

Notary Public My Commission Expires: **9-18-02**

Rev 02-12-99

Inst # 1999-23226

06/03/1999-23226  
09:02 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 SNA 8.50