

This instrument was prepared by:

After Recording Return to:

The Bank
17 North 20th Street
Birmingham, Al 35203

LIMITED POWER OF ATTORNEY
(Alabama) - (CMS)

KNOW ALL MEN BY THESE PRESENTS:

That the undersigned, The Bank, (hereinafter referred to as the "Correspondent"), of the County of Jefferson, and State of Alabama, whose address is 17 North 20th Street Birmingham Al 35203 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: Keith R. Barnett
Address of Property: 1456 Navajo Trail
City, State, Zip Code: Alabaster, Al 35007
Loan Number: 8246852

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 David F. Mays its duly authorized Sr. Vice Pres., this 17 day of May, 19 99.

The Bank
(Name of Correspondent)
By: David F. Mays
Printed Name David F. Mays
Title: Sr. Vice President
(Corporate Seal)

STATE OF Alabama
COUNTY OF Jefferson

The State of Alabama, Jefferson County. I Deborah Rowe Peoples Notary in and for said county in said state, hereby certify that David F. Mays, whose name as SVP of The Bank, 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 17th day of May, A.D. 19 99.

Deborah Rowe Peoples
Notary Public My Commission Expires: July 30, 2001

Rev 02-12-99

Inst # 1999-26748

06/28/1999-26748
08:36 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

001 CMH

B.30