

This instrument was prepared by:

After Recording Return to:

LARRY L. HALCOMB
ATTORNEY AT LAW
9512 OLD 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 MONTCLAIR 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, Jeani 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: Michael L. Johnson & Cathleen P. Johnson
Address of Property: 949 Highway 60
City, State, Zip Code: Vincent, AL 35178
Loan Number: 825 0961

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 9th day of July, 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. Sharbke,
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 10th day of July, A.D. 19 99
Mary A. Sharbke
Notary Public My Commission Expires:

Rev 02-12-99

9-18-02
Inst # 1999-30314

07/20/1999-30314
10:06 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 NMS 8.50