

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, Kim Barnes, Shelia Best, Jim Couch, Linda Cooper, Jerri Meredith, 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: Sandra Vardell
Address of Property: 254 Cambrian Ridge Trail
City, State, and Zip Code: Pelham, AL 35124
Loan Number: 8252983

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, it duly authorized Senior Vice President, this 28th day of July, 1999.

THE BANK

By: David F. Mays
David F. Mays
Senior Vice President

STATE OF ALABAMA
COUNTY OF JEFFERSON

The state of Alabama, Jefferson County, I Donna Jeanette Sparkman a notary in and for said county in said state, hereby certify that David F. Mays, whose name as Senior Vice President of The Bank 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 28th day of July, A.D., 19 99.

Donna Jeanette Sparkman
Notary Public

Inst # 1999-33088

