

89088418

333

SAN JOAQUIN COUNTY  
RECORDER'S OFFICE  
YVONNE I. UDALL

89 SEP 26 PM 12:09

RECORDED AT REQUEST OF  
COMPANY SHOWN

FEE 10-1

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

✓ AMERICAN SAVINGS BANK, F.A.  
Trustee Offices  
144 E. Miner Avenue  
Stockton, CA 95201

*Shelby, Al*

**APPOINTMENT AND POWER OF ATTORNEY**

KNOW ALL PERSONS BY THESE PRESENTS, That the FEDERAL DEPOSIT INSURANCE CORPORATION ("FDIC"), a Corporation organized and existing under an Act of Congress, acting as manager of the FSLIC Resolution Fund ("FDIC as Manager"), has acquired certain assets from or of: American Savings and Loan Association, Stockton, California, and American Savings, a Federal Savings and Loan Association, Stockton, California, with respect to the corporate or the receivership capacity of the FSLIC Resolution Fund and it is necessary that a representative of the FDIC be empowered to act for it in connection with the maintenance and liquidation of these assets.

By Resolution, the Board of Directors of the FDIC has delegated to the Director of the Division of FSLIC Operations ("Director"), the authority to appoint certain employees who will have the authority to act on behalf of the FDIC in maintaining and liquidating these assets acquired as manager of the FSLIC Resolution Fund ("Acquired Assets"); the authority to execute a Power of Attorney to such employees as attorney-in-fact; and the authority to redelegate the aforementioned authority to appoint employees and the aforementioned authority to execute a Power of Attorney to his/her designee.

THEREFORE, As Director or as designee of the Director and in accordance with the authority vested in me by Resolution of the Board of Directors of the FDIC, I hereby appoint Debra L. Chael to take possession of the Acquired Assets and to perform such duties as may be required of him/her by the FDIC as Manager with respect to the Acquired Assets.

FURTHERMORE, As Director or as designee of the Director and in accordance with the authority vested in me by Resolution of the Board of Directors of the FDIC, I hereby authorize and empower Debra L. Chael as FDIC's attorney-in-fact to:

- (1) Sign, seal, and deliver as the act and deed of the FDIC as Manager any instrument in writing, and to do every other thing necessary and proper for the collection and recovery of any and all monies and properties of every kind and nature whatsoever for and on behalf of the FDIC as Manager and to give proper receipts and acquittances therefor in the name and on behalf of the FDIC as Manager;

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(2) Release, discharge, or assign any and all judgments, mortgages on real estate or personal property (including the release and discharge of the same of record in the office of any Prothonotary or Register of Deeds wherever located where payments on account of the same in redemption or otherwise may have been made by the debtor(s)), and to endorse receipt of such payment upon records in any appropriate public office;

(3) Receive, collect, and give all proper acquittances for any other sums of money owing to the FDIC as Manager for any Acquired Asset which the attorney-in-fact may sell or dispose of;

(4) Execute any and all transfers and assignments as may be necessary to assign any securities or other choses in action;

(5) Sign, seal, acknowledge, and deliver any and all agreements as shall be deemed necessary or proper by the attorney-in-fact in the care and management of the Acquired Assets;

(6) Sign, seal, acknowledge, and deliver indemnity agreements and surety bonds in the name of and on behalf of the FDIC as Manager;

(7) Sign receipts for the payment of all rents and profits due or to become due on the Acquired Assets;

(8) Execute, acknowledge, and deliver deeds of real property in the name of the FDIC as Manager;

(9) Extend, postpone, release, and satisfy, or take such other action regarding any mortgage lien held in the name of the FDIC as Manager;

(10) Execute, acknowledge, and deliver in the name of the FDIC as Manager a Power of Attorney wherever necessary or required by law to any attorney employed by the FDIC as Manager;

(11) Foreclose any mortgage or other lien on either real or personal property, wherever located;

(12) Do and perform every act necessary for the use, liquidation, or collection of the Acquired Assets held in the name of the FDIC as Manager;

(13) Sign, seal, acknowledge, and deliver any and all documents as may be necessary to settle any action(s) or claim(s) asserted against the FDIC as Manager.

This Appointment and Power of Attorney shall be effective immediately and shall continue until such time as all of the Acquired Assets have been liquidated or until this Appointment and Power of Attorney has been terminated by any official of the FDIC authorized to do so by the Board of Directors of the FDIC.

IN WITNESS WHEREOF, The FDIC, by its duly authorized officers empowered in that behalf by appropriate Resolution of its Board of Directors, has caused these presents to be subscribed in its name and its corporate seal to be thereunto

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affixed this 31 day of August, 19 89.

FEDERAL DEPOSIT INSURANCE CORPORATION

By: *Carl M. Polvinale, Jr.*  
Carl M. Polvinale, Jr.  
Designee of the Director  
Division of FSLIC  
Operations



SIGNED, SEALED, AND DELIVERED  
IN THE PRESENCE OF:

*Edwin M. [unclear]*

*Shirley L. Walker*

ATTEST

*M. Jane Williamson*  
M. Jane Williamson  
Assistant Executive Secretary

DISTRICT OF )  
COLUMBIA ) SS

On this 31<sup>st</sup> day of August, 19 89, before, a Notary Public in and for the District of Columbia, personally appeared Carl A. Polvinale, Jr. and M. Jane Williamson to me known personally, who being by me first duly sworn did each depose that they are respectively Designee of the Director, Division of FSLIC Operations and Assistant Executive Secretary of the Federal Deposit Insurance Corporation ("FDIC"), the Corporation in whose name the foregoing power of attorney has been subscribed, who further said that the seal affixed to the said power of attorney is the corporate seal of the said FDIC, and that said Power of Attorney was subscribed on behalf of the said FDIC and its seal thereto affixed by due authority of the FDIC's Board of Directors,

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and the said Carl A. Polvinale, Jr. and M. Jane Williamson acknowledged the said power of attorney to be the free act and deed of the said FDIC.



*Florence V. Howard*  
Notary Public in and for  
the District of Columbia

My Commission Expires: February 28, 1991

When embossed, and printed in purple ink, this is certified to be a true copy of the records of the San Joaquin County Recorders Office.

NOV 14 1990 YVONNE I. UDALL, Recorder

By *[Signature]* Deputy

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STATE OF ALA. SHELBY C.J.  
I CERTIFY THIS  
INSTRUMENT WAS FILED

90 DEC -6 AM 11:53

*[Signature]*  
JUDGE OF PROBATE

1. Deed Tax	8
2. Mtn. Tax	8
3. Recording Fee	10.00
4. Indexing Fee	3.00
5. Notary Fee	1.00
6. Certified Copy	14.00
<b>Total</b>	<b>38.00</b>