

RECORD AND RETURN TO:
SHEILA A. GRIFFIN
EQUICREDIT CORPORATION
1801 ART MUSEUM DRIVE
JACKSONVILLE FL 32207

SHELBY, AL

When Recorded Return To:
Resolution Trust Corporation
Jeannette Reustle
Financial Instruments
P.O. Box 1500
Valley Forge, PA 19482

LIMITED POWER OF ATTORNEY

KNOW ALL PERSONS BY THESE PRESENTS:

The Resolution Trust Corporation ("RTC"), a corporation organized and existing under the laws of the United States of America, with its principal office located in Washington, D. C., has determined it is necessary to appoint a representative to act on its behalf for the purposes hereinafter set forth.

Therefore, for the purpose of effectuating the transfer of assets of certain insured savings associations from the RTC to the purchaser(s) of said assets, the RTC does hereby authorize and empower the individuals named below as its Attorneys in Fact, with respect to insured savings associations located in the state(s) of Connecticut, Delaware, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, and Vermont, to take the following described action on behalf of the RTC in either its corporate, conservatorship or receivership capacity, and they are empowered to act either jointly or individually:

Name	Title
Elizabeth H. Bell	Asset Technician
Martin J. Bohley	Supervisory Asset Marketing Specialist
Steven D. Carney	Asset Technician
Kenneth J. Cavanaugh	Asset Marketing Specialist
Frank J. Ciervo	Asset Marketing Specialist
Evelyn A. Fahs	Asset Technician
Minerva A. Gabriel	Asset Technician
Al N. Graziano	Asset Marketing Specialist
John S. McRorie	Asset Marketing Specialist
Diana F. Jessie	Asset Technician
Jane P. Landis	Asset Technician
James A. Miller	Asset Marketing Specialist
Barbara H. Newcomer	Asset Marketing Specialist
Joseph A. Nicodemo	Asset Marketing Specialist
Susan M. O'Doherty	Supervisory Asset Marketing Specialist
Valerie R. Peck	Asset Technician
Carmen D. Richardson	Asset Technician
Linda M. Sawka	Asset Technician
LeRoy D. Schoch	Asset Marketing Specialist
John T. Wildrick	Asset Marketing Specialist
Dorothy A. Wisneski	Secretary/Technician

Sign, seal, endorse, acknowledge, assign and deliver any and all instruments in writing, and take all other actions necessary to effectuate the transfer of assets, or interests therein, from the RTC to the purchaser(s) of said assets.

This Power of Attorney shall be effective as of March 11, 1995, and shall remain in full force and effect thereafter until the earlier of ninety days from that date, or such time as this Power of Attorney has been terminated by an authorized officer of the RTC.

IN WITNESS WHEREOF, the RTC by its duly authorized officers has caused these presents to be executed and subscribed in its name and its corporate seal affixed this 3rd day of March, 1995.

RTC VT POA PMJ
LIMITED (7/1/92)

Inst # 1995-10494

04/24/1995-10494
10:24 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 30.00

RESOLUTION TRUST CORPORATION

SEAL NO.
VF - 1074

BY:

James R. Hambric III
Vice President
Valley Forge Office

Bk: 8062
Pg: 1233 - 1234
Doc# 95060276
Filed & Recorded
03/31/95
08:42:39 A.M.
HENRY W. COOK
CLERK CIRCUIT COURT
DUVAL COUNTY, FL
REC. # 28.50

SIGNED, SEALED AND DELIVERED
IN THE PRESENCE OF:

Mary Sharp

Patricia G. Triska

ATTEST:

Judith H. Thomsen
Judith H. Thomsen
Assistant General Counsel
Valley Forge Office

COMMONWEALTH OF PENNSYLVANIA)
) ss
COUNTY OF MONTGOMERY)

On this 3rd day of March, 1995, before me, a Notary Public in and for the Commonwealth of Pennsylvania, County of Montgomery, personally appeared James R. Hambric III, and Judith H. Thomsen, to me known personally, who being by me first duly sworn did each depose that they are respectively Vice President, and Assistant General Counsel of the Valley Forge Office of the Resolution Trust Corporation ("Corporation") in whose name the foregoing Power of Attorney has been executed and subscribed, who further said that the seal affixed to the said Power of Attorney is the corporate seal of the said Corporation and that the said Power of Attorney was executed and subscribed on behalf of the said Corporation and its seal thereto affixed by due authority of the Corporation's Chief Executive Officer and the said James R. Hambric III, and Judith H. Thomsen acknowledged the said Power of Attorney to be the free act and deed of the said Corporation.

Elizabeth R. Nash
Notary Public, Commonwealth of Pennsylvania
County of Montgomery

NOTARIAL SEAL
ELIZABETH R. NASH, Notary Public
Lower Providence, Montgomery Co.
My Commission Expires 12/31/97

Inst # 1995-10494

04/24/1995-10494
10:24 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 30.00



STATE OF FLORIDA
DUVAL COUNTY
I, THE UNDERSIGNED Clerk of the Circuit Court, Duval County, Florida, DO HEREBY CERTIFY the within and foregoing is a true and correct copy of the original as it appears on record and file in the office of the Clerk of Circuit Court of Duval County, Florida.
WITNESS my hand and seal of Clerk of Circuit Court at Jacksonville, Florida, this 2nd day of April, A.D., 1995.
Henry W. Cook
Clerk, Circuit and County Courts
Duval County, Florida
By [Signature]
Deputy Clerk