

AFTER RECORDING RETURN TO:
Federal Deposit Insurance Corporation
ATTN: Ray Holubec/Carol Nugin
Customer Service/Inwood Warehouse
1910 Pacific Avenue
Dallas, TX 75201

LIMITED POWER OF ATTORNEY 05/18/00 2129946
No Fee - REAL PROPERTY

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KNOW ALL PERSONS BY THESE PRESENTS, that the FEDERAL DEPOSIT INSURANCE CORPORATION, a Corporation organized and existing under an Act of Congress, hereinafter called the "FDIC", acting in its Receivership capacity or separate Corporate capacity or as Manager of the FSLIC Resolution Fund has acquired and will acquire certain assets for liquidation and determined that it is necessary to appoint a representative to act on its behalf in connection with the maintenance and liquidation of said assets, hereinafter called the "Acquired Assets."

That Priscilla Catapat has been duly appointed to execute and deliver documents of depository institutions as the representative of the FDIC; and that the undersigned has full authority to execute this instrument on behalf of the FDIC under Section C-1 of the Resolution of the FDIC's Board of Directors dated May 20, 1992, Seal No. 052894.

THEREFORE, said FEDERAL DEPOSIT INSURANCE CORPORATION, for the purpose of facilitating the maintenance and liquidation of the foregoing Acquired Assets in accordance with its rights and privileges, does hereby authorize and empower Priscilla Catapat, its attorney-in-fact to:

(1) Sign, seal and deliver as the act and deed of the FDIC 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 and to give proper receipts and acquittance therefor in the name and on behalf of the FDIC;

(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 the records in any appropriate public office;

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

TRUE AND CORRECT
COPY OF ORIGINAL
FILED IN DALLAS
COUNTY CLERK'S OFFICE



Limited Power of Attorney
Priscilla Catapat
August 31, 1999

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SHELBY COUNTY JUDGE OF PROBATE

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(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, easements, or conveyances as shall be deemed necessary or proper by the FDIC 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;

(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;

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

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

(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;

(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, either in its Receivership or Corporate capacity, or as Manager of the FSLIC Resolution Fund.

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This Power of Attorney shall be effective September 1, 1999, and shall continue in full force and effect through September 1, 2001, unless otherwise terminated by any official of the FDIC authorized to do so by the Board of Directors.

IN WITNESS WHEREOF, the FDIC, by its duly authorized officer empowered by appropriate resolution of its Board of Directors, has caused these presents to be subscribed in its name this 2nd day of September, 1999.

**FEDERAL DEPOSIT INSURANCE
CORPORATION**

By: [Signature]
Name: Thomas J. O'Keefe
Title: Assistant Director
Dallas Field Operations



ATTEST: Valerie J. Best
Name: VALERIE J. BEST
Title: ASSISTANT EXECUTIVE SECRETARY

Signed, sealed and delivered
in the presence of:

[Signature]
Witness
[Signature]
Witness

Limited Power of Attorney
Priscilla Catapat
August 31, 1999

STATE OF TEXAS

COUNTY OF DALLAS

On this 2nd day of September, 1999, before me, a Notary Public in and for the State of Texas appeared Thomas J. O'Keefe, to me personally known, who, being by me first duly sworn did depose that he is the Assistant Director of Dallas Field Operations Branch of the Federal Deposit Insurance Corporation (the "Corporation"), in whose name the foregoing Limited Power of Attorney was executed and subscribed, and the said Limited Power of Attorney was executed and subscribed on behalf of the said Corporation by due authority of the Corporation's Board of Directors, and the said Thomas J. O'Keefe acknowledged the said Limited Power of Attorney to be the free act and deed of said Corporation.



Darlene Waller Nicholson
Notary Public
State of Texas
My Commission expires: 3/21/03

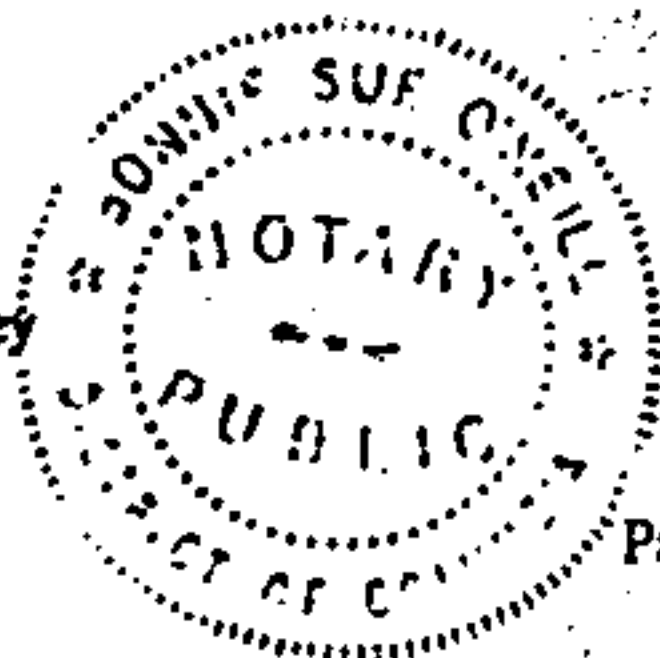
UNITED STATES OF AMERICA

DISTRICT OF COLUMBIA

On this 7th day of September, 1999, before me, Notary Public in and for the District of Columbia, personally appeared Valerie J. Best, to me known personally, who being by me first duly sworn did depose that he/she is Assistant Executive Secretary, of the Federal Deposit Insurance Corporation, 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 Federal Deposit Insurance Corporation, and that the said Power of Attorney was subscribed on behalf of the said Corporation and its seal thereto affixed by due authority of the Corporation's Board of Directors, and the said Valerie J. Best, acknowledge the said Power of Attorney to be the free act and deed of the said Corporation.

Brenda Sue O'Neill
Notary Public, District of Columbia
United States of America
My commission expires: February 28, 2002

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CARL BULLOCK
COUNTY CLERK
DALLAS COUNTY

Any provision herein which restricts the sale, rental, or use of the described real property because of color or race is invalid and unenforceable under federal law.

STATE OF TEXAS COUNTY OF DALLAS
I hereby certify this instrument was filed on the date and time stamped herein by me and was duly recorded in the volume and page of the named records of Dallas County, Texas as stamped herein by me.

MAY 18 2000



Carl Bullock
COUNTY CLERK, Dallas County, Texas

Inst # 2001-28721

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TRUE AND CORRECT
COPY OF ORIGINAL
FILED IN DALLAS
COUNTY CLERK'S OFFICE

THE STATE OF TEXAS }
COUNTY OF DALLAS }

I hereby certify that the above and foregoing is a full, true, and correct photographic copy of the original record now in my lawful custody and possession, filed on the date stamped thereon and as the same is recorded in the Recorder's Records in my office under the volume and page stamped thereon. I hereby certify on

APR 13 2001



Earl B. [Signature]
COUNTY CLERK, Dallas County, Texas
By *[Signature]*
Deputy