

LIMITED POWER OF ATTORNEY

KNOW ALL PERSONS BY THESE PRESENTS, that the FEDERAL DEPOSIT INSURANCE CORPORATION, a corporation organized and existing under an Act of Congress, hereafter called the "FDIC", hereby designates the individual(s) of BB&T, set out below (the "Attorney(s)-in-Fact") for the sole purpose of executing the documents outlined below:

Jeanne Martin, SVP Manager of AL/GA Loan Administration
 Laura McKinney, Regional Loan Administration Manager II
 Gregory E. Beavers, Servicing Manager
 Pat Padilla, Regional Loan Administration Manager II
 Lisa Best, Loan Operations Manager III
 Robert Hensley, Consumer Lending Manager II
 Angela Harper, Senior Vice President
 Teresa Griswold, Senior Vice President
 Heidi Gillespie, Senior Vice President

WHEREAS, the undersigned has full authority to execute this instrument on behalf of the FDIC under applicable Resolutions of the FDIC's Board of Directors and redelegations thereof.

NOW THEREFORE, the FDIC grants to the above-named Attorney(s)-in-Fact the authority, subject to the limitations herein, as follows:

1. To execute, acknowledge, seal and deliver on behalf of the FDIC as Receiver of Colonial Bank, all instruments of transfer and conveyance, appropriately completed, with all ordinary or necessary endorsements, acknowledgments, affidavits and supporting documents as may be necessary or appropriate to evidence the sale and transfer of any asset of Colonial Bank, including all loans held by Colonial Bank to BB&T, pursuant to that certain Purchase and Assumption Agreement, dated as of August 14, 2009, between FDIC as Receiver of Colonial Bank and BB&T.

The form which the Attorney(s)-in-Fact shall use for endorsing promissory notes or preparing allonges to promissory notes is as follows:

Pay to the order of


Without Recourse

FEDERAL DEPOSIT INSURANCE CORPORATION
 as Receiver for Colonial Bank, Montgomery, Alabama

By: _____

Name: _____

Title: Attorney-in-Fact


 20091020000394590 1/3 \$17.00
 Shelby Cnty Judge of Probate, AL
 10/20/2009 11:27:36 AM FILED/CERT

All other documents of assignment, conveyance or transfer shall contain this sentence: "This assignment is made without recourse, representation or warranty, express or implied, by the FDIC in its corporate capacity or as Receiver."

2. FDIC further grants to each Attorney-in-Fact full power and authority to do and perform all acts necessary to carry into effect the powers granted by this Limited Power of Attorney as fully as FDIC might or could do with the same validity as if all and every such act had been herein particularly stated, expressed and especially provided for.

This Limited Power of Attorney shall be effective from August 14, 2009 and shall continue in full force and effect through August 14, 2010, unless otherwise terminated by an official of the FDIC authorized to do so by the Board of Directors ("Revocation"). At such time this Limited Power of Attorney will be automatically revoked. Any third party may rely upon this document as the named individual(s)' authority to continue to exercise the powers herein granted unless a Revocation has been recorded in the public records of the jurisdiction where this Limited Power of Attorney has been recorded, or unless a third party has received actual notice of a Revocation.

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 28 day of August, 2009.

FEDERAL DEPOSIT INSURANCE CORPORATION

By: Janice S. Hearn
 Name: Janice S. Hearn
 Title: Manager of Customer Service
Dallas Regional Office


(CORPORATE SEAL)

ATTEST: Walter C. Siedentopf
 Name: Walter C. Siedentopf
 Title: Attorney

Signed, sealed and delivered
 in the presence of:

Shirley L. Walker
 Witness
 Name: Shirley L. Walker

Tarwanta L. Brinson
 Witness
 Name: Tarwanta L. Brinson


 20091020000394590 2/3 \$17.00
 Shelby Cnty Judge of Probate, AL
 10/20/2009 11:27:36 AM FILED/CERT



20091020000394590 3/3 \$17.00
Shelby Cnty Judge of Probate, AL
10/20/2009 11:27:36 AM FILED/CERT

STATE OF TEXAS

COUNTY OF DALLAS

On this 28 day of August, 2009, before me, a Notary Public in and for the State of Texas appeared Janice S. Hearn, to me personally known, who, being by me first duly sworn did depose that she is Manager of Customer Service, Dallas Regional Office 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 Janice S. Hearn, acknowledged the said Limited Power of Attorney to be the free act and deed of said Corporation.

Lakeisha Vraidawn Smith

Notary Public

My Commission expires: 12/17/2012

UNITED STATES OF AMERICA

DISTRICT OF COLUMBIA

On this 31 day of August, 2009, before me, Notary Public in and for the District of Columbia, personally appeared Walter C. Siedentopf, to me known personally, who being by me first duly sworn did depose that he is an Attorney, of the Federal Deposit Insurance Corporation, at 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 Walter C. Siedentopf, acknowledged the said Power of Attorney to be the free act and deed of the said Corporation.

Ann Laterra

Notary Public, District of Columbia

United States of America

My Commission expires: _____

Ann Laterra

SEPTEMBER 14, 2010



STATE OF ALA. MONTGOMERY CO.

I CERTIFY THIS INSTRUMENT WAS FILED ON
RLPY 03952 PG 0836-0838 2009 Oct 01 02:28PM

REESE MCKINNEY JR.
JUDGE OF PROBATE

INDEX \$5.00
REC FEE \$7.50
CERT \$1.00
VISA TOTAL \$13.50
109965 Clerk: SHAUNTE 02:29PM

CERTIFIED COPY

I hereby certify this document was filed in
Montgomery County, Alabama on 10/1/09 in
Book RLPY 3952
Page 836-838

Reese McKinney Jr.
Judge of Probate

Limited Power of Attorney for BB&T

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August, 2009