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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, hereinafter called the "FDIC", acting in its Receivership 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 John M. Bowles, has been duly appointed to execute and deliver documents of depository institutions as the representative of the FDIC; and

that under Section C (38) of the Resolution of FDIC's Board of Directors dated June 12, 1990, Seal No. 49112, the undersigned Jon R. Karlson, Regional Director, Northeast Service Center, Division of Resolutions and Receiverships, is empowered to execute Powers of Attorney on behalf of FDIC.

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 John M. Bowles, 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 acquittances 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) Receipt, collect and give all proper acquittances for any other sums of money owing to the FDIC 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;

(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;

I CERTIFY THIS TO BE A TRUE COPY OF A DOCUMENT RECORDED IN THE HARTFORD LAND RECORDS.

Received for Record May 15, 1997

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Delores Lamar
DEPUTY TOWN CLERK
Delores Lamar

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MORRIS W. CARTER
PROTHONOTARY

STATE OF INDIANA
LAKE COUNTY
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(10) Foreclose any mortgage or other lien on either real or personal property, wherever located;

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

(12) 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.

This Power of Attorney shall be effective immediately and shall continue until 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 this 7th day of May, 1997.

FEDERAL DEPOSIT INSURANCE CORPORATION

By: [Signature]
Name: Jon R. Karlson
Title: Regional Director
Northeast Service Center
Division of Resolutions and Receiverships

IN THE PRESENCE OF:

[Signature]
Anne Marie Lachut
[Signature]
SHEILA SULLIVAN

State of: Connecticut)
) ISS EAST HARTFORD
County of: Hartford)

On this 7th day of May, 1997 before me, Notary Public in and for the State of Connecticut, County of Hartford, personally appeared Jon R. Karlson, to me known personally, who being by me first duly sworn did depose that he is Regional Director, Northeast Service Center, Division of Resolutions and Receiverships of the Federal Deposit Insurance Corporation, the Corporation in whose name the foregoing Power of Attorney has been subscribed, and that the said Power of Attorney was subscribed on behalf of the said Corporation by due authority of the Corporation's Board of Directors, and the said Jon R. Karlson acknowledged the said Power of Attorney to be the free act and deed of the said Corporation.

[Signature]
Notary Public
FRANK HAYES
NOTARY PUBLIC
MY COMMISSION EXPIRES APRIL 30, 1999

022220

Received for Record May 15, 1997 at 9:58 A. M. Attest [Signature]
Town Clerk.