

PLEASE RECORD AND RETURN TO:
Federal Deposit Insurance Corporation
P.O. Box 7549
Newport Beach, CA 92658-7549
Att: JoAnn Tozzi, Paralegal

78967

POWER OF ATTORNEY

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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 or separate Corporate capacity has acquired 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 /Charles A. Holm has been duly appointed Assistant Managing Liquidator of all failed banks in the States of Idaho, Montana, Oregon, and Washington by the FDIC; and

that under the Resolution of FDIC's Board of Directors dated March 17, 1987, Seal No. 42759, the undersigned Wayne J. Ness, Chief, Special Activities Staff, Division of Liquidation, is empowered to execute Powers of Attorney on behalf of FDIC.

THEREFORE, said FEDERAL DEPOSIT INSURANCE CORPORATION for the purpose of facilitating the liquidation of the foregoing assets in accordance with its rights and privileges, does hereby authorize and empower Charles A. Holm as 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 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;
- (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;

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(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.

This 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 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 affixed this 30th day of July, 1987.

FEDERAL DEPOSIT INSURANCE CORPORATION

By

Wayne J. Ness

Wayne J. Ness

Chief, Special Activities Staff
Division of Liquidation

SIGNED, SEALED AND DELIVERED
IN THE PRESENCE OF:

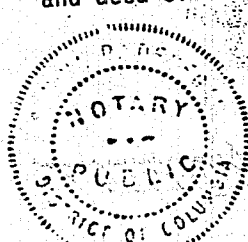
Catharine L. Hammond
Shirley L. Walker

ATTEST:

Margaret M. Olsen
Margaret M. Olsen
Deputy Executive Secretary

UNITED STATES OF AMERICA)
DISTRICT OF COLUMBIA)

On this 30th day of July, 1987 before me, Notary Public in and for the District of Columbia, personally appeared Wayne J. Ness and Margaret M. Olsen, to me known personally, who being by me first duly sworn, did each depose that they are respectively Chief, Special Activities Staff, Division of Liquidation and Deputy 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 Wayne J. Ness and Margaret M. Olsen acknowledged the said power of attorney to be the free act and deed of the said Corporation.



Sabine B. Donnegal
Notary Public, District of Columbia
United State of America.

My commission expires May 14, 1992

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STATE OF IDAHO, COUNTY OF ADA, ss

Filed for record at the request of

50 Min. past 8 o'clock

on this 17th day of August 1987

JOHN EASTIDA, Recorder

Deputy

James A. Miller
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By