

44376

This Limited Power of Attorney shall be effective as of March 11, 2002 and shall continue through the earlier of (1) with respect to any individual listed on Exhibit A; the termination of his or her service with Hanover, (2) the termination of this Limited Power of Attorney by an officer of the FDIC authorized to do so by the Board of Directors of the FDIC ("Revocation"); or (3) December 31, 2002.

Any third party may rely upon this document as the named individuals' 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 was executed, or unless the third party has received actual notice of a Revocation.

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A TRUE COPY
CERTIFICATION ON LAST PAGE
RICHARD M. WEISS, CLERK OF COURTS

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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 as of this // day of March, 2002.

ATTEST:

FEDERAL DEPOSIT INSURANCE
CORPORATION

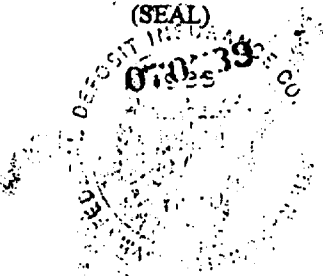
By: Valerie J. Best
Valerie J. Best
Assistant Executive Secretary
Office of the Executive Secretary

By: Robert R. Pomeroy, Jr.
Robert R. Pomeroy, Jr.
Resolutions and Receiverships Specialist
Division of Resolutions and Receiverships

SIGNED, SEALED AND DELIVERED
IN THE PRESENCE OF:

Deborah A. Stone
Print Name: DEBORAH A. STONE

Shirley L. Walker
Print Name: Shirley L. Walker



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UNITED STATES OF AMERICA)
)
 DISTRICT OF COLUMBIA) SS:

On this 11 day of March, 2002 before me, Notary Public in and for the District of Columbia, personally appeared Robert R. Pomeroy, Jr., and Valerie J. Best, with a business address of 550 17th Street, N.W., Washington, D.C., who being by me first duly sworn, severally depose and say:

First, Robert R. Pomeroy, Jr., first affiant, for himself, says that he is Resolutions and Receivership Specialist, Division of Resolutions and Receiverships, of the Federal Deposit Insurance Corporation, the Corporation in whose name the foregoing Limited Power of Attorney has been subscribed, that the said Limited Power of Attorney was subscribed on behalf of the said Corporation by due authority of the Corporation's Board of Directors, and that the said James R. Wigand acknowledges the said Limited Power of Attorney to be the free act and deed of the said Corporation.

Second, Valerie J. Best, second affiant, for herself, says that she is Assistant Executive Secretary of the Federal Deposit Insurance Corporation, the Corporation in whose name the foregoing Limited Power of Attorney has been subscribed, that the seal affixed to the said power of attorney is the corporate seal of the said Federal Deposit Insurance Corporation, that the said Limited 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 that the said Valerie J. Best acknowledges the said Limited 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 *ANN Laterra*

My commission expires: September 14, 2005

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EXHIBIT A

44379

I. Amador
M. Bradley
D. Bray
R. Dreher
S. Eloraby
T. Ferencz
C. Fetner
J. Flynn
S. Gerwin
D. Graves
M. Icklan
R. Lane
H. Loux
R. Martinelli
S. Memis
G. Mercado
K. Merk
J. Mizerak
M. Moja
N. Schein
A. Sheth
F. Siermine
A. White
A. Szaroleta

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STATE OF FLORIDA, COUNTY OF POLK
This is to certify that the foregoing is a true
and correct copy of the document now of
record in this office. 7/23/02
Richard M. Weiss, Clerk Circuit Court
By: [Signature], D.C.