

15
to

Return to: Adams, Howe & Zoss, 620 Huddell Bldg., 904 Walnut, DM, Ia 50509-0090
Attn: Reginald

#6817

R/G

INST # 015536
RECORDING FEE 15.00
AUDITOR FEE

POWER OF ATTORNEY

FILED FOR RECORD
POLK COUNTY, IOWA

91 SEP -3 11:45.7

That the Resolution Trust Corporation ("RTC"), a corporation organized and existing under the laws of the United States of America, with its principal office located in Washington, D. C. has determined it is necessary to appoint a representative to act on its behalf for the purposes hereinafter set forth.

Therefore, for the purpose of preserving, maintaining or liquidating assets of certain insured savings associations, the RTC does hereby authorize and empower Hal D. Gilchrist, Specialist In Charge, as its Attorney in Fact with respect to Statesman Federal Savings Bank, Des Moines, Iowa to take the following described actions on behalf of the RTC in either its corporate, conservatorship or receivership capacity:

1. Sign, seal and deliver as the act and deed of the RTC 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 RTC and to give proper receipts and acquittances therefore in the name and on behalf of the RTC;

2. Release, discharge or assign any and all judgements, 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 RTC for any asset which the above-named 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 any assets;

6. Sign, seal, acknowledge and deliver indemnity agreements and surety bonds in the name of and on behalf of the RTC;

7. Sign receipts for the payment of all rents and profits due or to become due on any assets;

8. Sell, acquire, transfer, convey or otherwise alienate, any and all right, title, or interest in and to real property, and to execute, acknowledge and deliver any and all documents which may be necessary or convenient to effect or record any such transaction;

RTC NC POA FM. 2
JAN/SEP 11/21/01

FILE No. 122-663
RECORDING FEE \$ 15.00
TRANSFER FEE \$

FILED FOR RECORD THE 11 DAY OF
September, 1991 AT 10:25
O'CLOCK A.M. BOOK 16 PAGE 379

STATE OF IOWA, DELAWARE COUNTY
Jane A. Lloyd
Aff.

, Recorder

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

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

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 any assets held in the name of the RTC;

13. Sign, seal, acknowledge and deliver any and all documents as may be necessary to settle any action(s) or claim(s) asserted by or against the RTC; and

14. Sign, seal, acknowledge and deliver in the name of RTC a substitution of trustee under any deed of trust.

This Power of Attorney shall be effective August 26, 1991, and shall remain in full force and effect thereafter until the earlier of one year from that date, or such time as this Power of Attorney has been terminated by the Board of Directors of the RTC or by any officer of the RTC authorized to do so by the Board of Directors of the RTC.

IN WITNESS WHEREOF, the RTC by its duly authorized officers empowered in that behalf by appropriate Resolution of its Board of Directors has caused these presents to be executed and subscribed in its name and its corporate seal affixed this 9th day of August, 1991.

RESOLUTION TRUST CORPORATION

BY:

J. Paul Ramey
J. Paul Ramey
Regional Director (Acting)
North Central Regional Office

NC 0778

SIGNED, SEALED AND DELIVERED
IN THE PRESENCE OF:

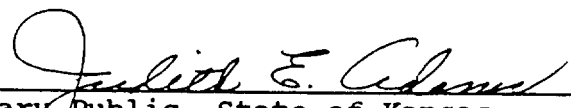
Janet M. McAuliffe
Janet M. McAuliffe
Barbara J. Saunders
Barbara J. Saunders

ATTEST:

Thomas D. Luck
Thomas D. Luck
Regional Counsel (Acting)
North Central Regional Office

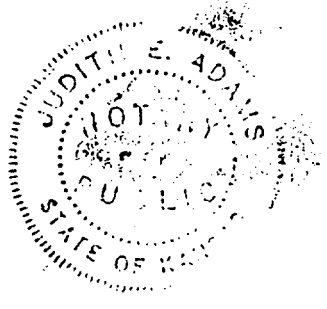
STATE OF KANSAS)
) ss
COUNTY OF JOHNSON)

On this 9th day of August, 1991, before me, a Notary Public in and for the State of Kansas, County of Johnson, personally appeared J. Paul Ramey and Thomas D. Luck, to me known personally, who being by me first duly sworn did each depose that they are respectively Regional Director (Acting) and Regional Counsel (Acting) of the North Central Regional Office of the Resolution Trust Corporation ("Corporation") in whose name the foregoing Power of Attorney has been executed and subscribed, who further said that the seal affixed to the said Power of Attorney is the corporate seal of the said Corporation and that the said Power of Attorney was executed and 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 J. Paul Ramey and Thomas D. Luck acknowledged the said Power of Attorney to be the free act and deed of the said Corporation.



Notary Public, State of Kansas
County of Johnson

My Commission expires:
May 18, 1994



State of Iowa } ss
County of Polk }
Timothy J. Brien, Recorder of said County, hereby
certify the foregoing writing is a photographic copy
from the original record in this office and from the
whole thereof, which is recorded in Book 6427
Page 110 dated at Des Moines, Iowa, in said
County on this 4th day of Sept, 1991.
TIMOTHY J. BRIEN
Recorder of Polk County, Iowa
