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OLD REPUBLIC Insured Credit Services, Inc. 307 North Michigan Avenue

LIMITED POWER OF ATTORNEY hicago, Illinois 60

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 capacity as Receiver for First National Bank of Keystone.

WHEREAS, Old Republic Insured Credit Services, Inc. designates each of the following individuals (Individuals) for the sole purpose of executing the documents outline below:

CARLH. BRAUER

JOALLYN COMSTOCK

NOW, THEREFORE the FDIC, grants to each Individual the authority, subject to the limitations herein, as follows:

1. To execute, acknowledge, seal and deliver deed of trust/mortgage note endorsements, lost note affidavits, assignments of deed of trust/mortgage and other recorded documents, partial of total satisfaction/release/reconveyances of deed of trust/mortgage, UCC transfer documents, subordinations, tax author to notifications and declarations, deeds, bills of sale, and other instruments of sale, conveyance, and transfer, appropriately completed, with all ordinary or necessary endorsements, acknowledgments, affidavits and supporting documents as may be necessary or appropriate to effect its execution, delivery, conveyance, recordation or filing;

FDIC further grants to each Individual full power and authority to do and perform all acts necessary to carry into effect the powers granted by or under 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 August 14, 2000, and shall continue in full force and effect through August 14, 2002, unless otherwise terminated by any official of the FDIC authorized to do so by the Board of Directors. At such time this Power of Attorney will be automatically Revoked.

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Cook County Recorder

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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 executed and subscribed in its name this 15 day of August, 2000.

FEDERAL DEPOSIT INSURANCE
CORPORATION ()
By:
Name: Thomas J. O'Keefe
Title: Assistant Director Asset Management Branch
Dallas Field Operations
(CORPORATE SEAL) ATTEST. Valence of Boot
ATTEST:
Nature: VALERIE J. BEST
068138 Title ASSISTANT EXECUTIVE SECRETARY
Signed cooled and deliners to
Signed, sealed and delivered in the presence of:
in the presence of:
UNIA Dalla-
Witness
Witness A Stone
Witness
LOT TWELVE (12) IN HERMAN B. NIRISON'S SUBDIVISION OF LOT FIVE (S) IN BICK FILR (4)
IN WASHINGTON HEIGHTS SUBDIVISION OF THE SOUTH TOU ACRES OF THE SOUTHWEST QUARTER
(1/4) OF SECTION EIGHT (8), AND THE EAST HALF (1/2) OF THE SOUTHERT QUARTER (1/4) OF SECTION
7, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCES MERIDIAN, IN COSE COUNTY
ILLIMINI. D. IN COUL COUNTY
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
25-07-410-011 Chicago, IL
Chicago IIC

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STATE OF TEXAS

0011050897

COUNTY OF DALLAS

On this 15 day of August, 2000, before me, a Notary Public in and for the State of Texas appeared Thomas J. O'Keefe, to me personally known, who, being by me first duly sworn did depose that he is the Assistant Director Asset Management Branch of Dallas Field Operations 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 Thomas J. O'Keefe acknowledged the said Limited Power of Attorney to be the free act and deed of said Corporation.



Notary Public State of Texas

My Commission Expires:

UNITED STATES OF AMERICA

DISTRICT OF COLUMBIA

On this 4 day of August, 2000, before me, Notary Public in and for the District of Columbia, personally appeared Valerie J. Best, to me known personally, who being by me first duly sworn did depose that she is Assistant 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 I ower 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 Valerie I. Best, acknowledge the said Power of Attorney to be the free act and deed of the said Corporation.

Notary Public, District of Columbia

United States of America SEPTEMBER 14, 2000

Old Republic Insured Credit Services, Inc./Power of Attorney 08/14/00/Page 3