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†h&ul	STANDARD FEDERAL SAVINGS AS SFEREE OF STANDARD FEDERAL SAVI	SOCIATION IN REC	CEIVER A TO WITH THE RESOLUTION	N TRUST CORPORATION,
I PONTS	f/k/a S	TANDARD FE	DERAL SAVINGS AND	LOAN ASSOCIATION
	ť/k/a STANDARD	SAVINGS AN	D LOAN ASSOCIATION	OF GAITHERSBURG
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SHARON SMITH ATTORNEY-IN-FACT

37100154

STATE OF OHIO) ទទ COUNTY OF CLARK

On this <u>DECEMBER 18, 1995</u>, before me, the undersign Public in said State, personally appeared <u>SHARON SMITH</u> known to be (or proved to me on the basis of satisfactory evidence) before me, the undersigned, a Nota to be t is subscribed as Attorney-in-Fact for the above nam person whose name corporation acting as an Attorney-in-Fact and acknowledged that he/she execut the same as the act of his/her principal for the purposes herein contained.

JIM DEBRA L. GROTH (COMMISSION EXP. 02/05/98)

Notary public

(OAS.IL.POA.1985)

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PREPARED BY:

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RECITALS

WHEREAS, Standard Savings and Loan Association of Gaithersburg ("SS&LA") was founded as a Maryland-chartered mutual savings and loan association in 1966; and

WHEREAS, in 1975, SS&LA obtained a federal charter as a capital stock association under the name Standard Federal Savings and Loan Association ("SFS&LA"); and

WHEREAS, SFS&LA converted to a federal stock savings bank and changed its name to Standard Federal Savings Bank ("SFSB") in 1987; and

WHEREAS, on October 21, 1992, the Office of Thrift Supervision ("OTS") placed SFSB in receivership and appointed the Resolution Trust Corporation ("RTC") as Receiver therefor pursuant to OTS Order No. 22-451; and

WHEREAS, the OTS created a new federal mutual savings association named Standard Federal Savings Association (NFSA"), placed same in conservatorship, and appointed the Resolution Trust Corporation as Conservator therefor pursuant to OTS Order No. 92-451; and

WHEREAS, Pursuant to the terms of that certain Purchase and Assumption Agreement dated October 21, 1992, substantially all of the assets of SFSB, including the asset referenced herein, were transferred to SFSA; and

WHEREAS, on June 30, 1995, by Order No. ATL-95-7, the OTS replaced the RTC as Conservator with the RTC as Receiver for Standard Federal Savings Association.

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