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PLEASE RECORD PRIOR TO ENCLOSED ASSIGNMENT(S)

LIMITED POWER OF ATTORNEY FOR FEDERAL DEPOSIT INSURANCE CORPORATION AS RECEIVER FOR NEW SOUTH FEDERAL SAVINGS BANK, IRONDALE, ALABAMA

4

LIMITED POWER OF ATTORNEY

KNOW ALL PERSONS BY THESE PRESENTS, that the FEDERAL DEPOSIT INSURANCE CORPORATION, a corporation organized and existing under an Act of Congress, hereafter called the "FDIC", hereby designates the individual(s) of Beal Bank and the wholly-owned subsidiaries of Beal Bank, set out below (the "Attorney(s)-in-Fact") for the sole purpose of executing the documents outlined below:

Jacob Cherner, President/CEO, Beal Service Corporation
Molly Curl, Senior Vice President, Beal Service Corporation
James Erwin, Sr. Vice President, LNV Corporation & Sr. Vice President MGC Mortgage, Inc.
Stella Hess, Senior Vice President/COO, MGC Mortgage, Inc.
William Saurenmann, Sr. Vice President, Beal Service Corporation
Kent Twitchell, Sr. Vice President, Beal Service Corporation

WHEREAS, the undersigned has full authority to execute this instrument on behalf of the FDIC under applicable Resolutions of the FDIC's Board of Directors and redelegations thereof.

NOW THEREFORE, the FDIC grants to the above-named Attorney(s)-in-Fact the authority, subject to the limitations herein, as follows:

1. To execute, acknowledge, seal and deliver on behalf of the FDIC as Receiver of New South Federal Savings Bank, all instruments of transfer and conveyance, including but not limited to deeds, assignments, satisfactions, and lien releases, appropriately completed, with all ordinary or necessary endorsements, acknowledgments, affidavits and supporting documents as may be necessary or appropriate to evidence the sale and transfer of any asset of New South Federal Savings Bank, including all loans held by New South Federal Savings Bank to Beal Bank, pursuant to that certain Purchase and Assumption Agreement, dated as of December 18, 2009, between FDIC as Receiver of New South Federal Savings Bank and Beal Bank.

The form which the Attorney(s)-in-Fact shall use for endorsing promissory notes or preparing allonges to promissory notes is as follows:

Pay to the order of

_____
Without Recourse

FEDERAL DEPOSIT INSURANCE CORPORATION as
Receiver for New South Federal Savings Bank, Irondale, Alabama

By: _____
Name: _____
Title: Attorney-in-Fact

All other documents of assignment, conveyance or transfer shall contain this sentence: "This assignment is made without recourse, representation or warranty, express or implied, by the FDIC in its corporate capacity or as Receiver."

2. FDIC further grants to each Attorney-in-Fact full power and authority to do and perform all acts necessary to carry into effect the powers granted by 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 from December 18, 2009 and shall continue in full force and effect through December 18, 2010, unless otherwise terminated by an official of the FDIC authorized to do so by the Board of Directors ("Revocation"). At such time this Limited Power of Attorney will be automatically revoked. Any third party may rely upon this document as the named individual(s)' 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 has been recorded, or unless a third party has received actual notice of a Revocation.

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 subscribed in its name this 31 day of December, 2009.

FEDERAL DEPOSIT INSURANCE CORPORATION

By: Janice S. Hearn
Name: **Janice S. Hearn**
Title: **Manager of Customer Service**
Dallas Regional Office

Signed in the presence of:

Cassandra Veasley
Witness
Name: Cassandra Veasley

Jacqueline Hutchins
Witness
Name: Jacqueline Hutchins

STATE OF TEXAS
COUNTY OF DALLAS

On this 31 day of December, 2009, before me, a Notary Public in and for the State of Texas appeared Janice S. Hearn, to me personally known, who, being by me first duly sworn did depose that she is Manager of Customer Service, Dallas Regional Office 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 Janice S. Hearn, acknowledged the said Limited Power of Attorney to be the free act and deed of said Corporation.

Bettye Holston-Okae

Notary Public
My Commission expires: November 10, 2012

BETTYE HOLSTON-OKAE
MY COMMISSION EXPIRES
November 10, 2012

STATE OF TEXAS
COUNTY OF DALLAS

On this 31 day of December, 2009, before me, a Notary Public in and for the State of Texas appeared CASSANDRA VEASLEY (witness #1) and JACQUELINE HUTCHINS (witness #2), to me personally known to be the persons whose names are subscribed as witness to the foregoing instrument of writing, and after being duly sworn by me stated on oath that they saw Janice S. Hearn, Manager of Customer Service, Dallas Regional Office of the Federal Deposit Insurance Corporation, the person who executed the foregoing instrument, subscribe the same, and that they had signed the same as a witness at the request of the person who executed the same.

Bettye Holston-Okae

Notary Public
My Commission expires: November 10, 2012

BETTYE HOLSTON-OKAE
MY COMMISSION EXPIRES
November 10, 2012

Filed and Recorded
Official Public Records
John F. Warren, County Clerk
Dallas County, TEXAS
01/05/2010 11:31:57 AM
$24.00

201000001875

THE STATE OF TEXAS
COUNTY OF DALLAS
I hereby certify that the above and foregoing is a full, true, and correct photographic copy of the original record now in my lawful custody and possession, filed on the date stamped thereon and as the same is recorded in the Recorder's Records in my office under the volume and page or instrument # stamped thereon.
I hereby certify on

APR 02 2010

COUNTY CLERK, Dallas County, Texas
By _____ Deputy