

575955-90003-40
Doc# F960000068954

SIGNATURE AUTHORITY

KNOW ALL MEN BY THESE PRESENTS, that the undersigned President of Crestpointe Financial Corp., a Delaware corporation (the "Corporation"), hereby constitutes and appoints each individual set forth below as the Corporation's or his true and lawful attorney-in-fact and agent for the Corporation or him and in the Corporation's or his name, place, and stead, to execute on behalf of the Corporation any and all agreements, documents, certificates and instruments necessary or appropriate to effectuate (i) the preparation and filing of federal, state and local income and other tax returns, (ii) the preparation of responses to inquiries and audits by any federal, state or local tax authorities, (iii) the preparation, filing and maintenance of reports or returns with respect to qualifications to do business, business licenses and similar qualifications or licenses, and (iv) the registration of statutory agents, with power where appropriate to affix the corporate seal of the Corporation and to attest to said seal, and hereby ratifies and confirms all that each said attorney-in-fact and agent may lawfully do or cause to be done by virtue hereby.

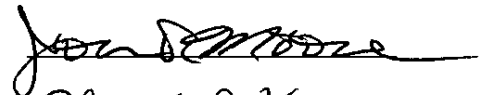
NAME

TITLE

SIGNATURE

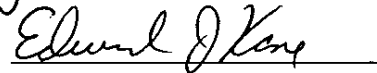
John R. Moore

Vice President,
The CIT Group, Inc. (NJ)



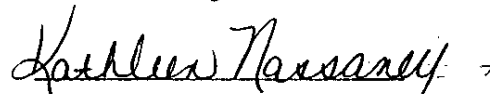
Edward J. Kane

Vice President,
The CIT Group, Inc. (NJ)



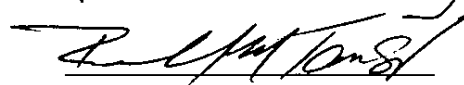
Kathleen Nassaney

Assistant Vice President,
The CIT Group, Inc. (NJ)

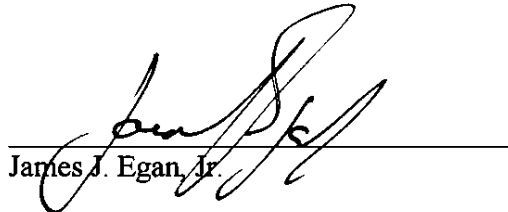


Richard M. Tansi

Manager,
The CIT Group, Inc. (NJ)



IN WITNESS WHEREOF, the undersigned has hereunto set his hand on the 1st
day of October, 1998.



James J. Egan, Jr.