

POWER OF ATTORNEY

AMERICAN LIBERTY INSURANCE COMPANY
Surety Administrative Offices
P.O. Box 394
Des Moines, Iowa 50302
(515) 284-7500

NOTICE: The warning found elsewhere in this Power of Attorney affects the validity thereof. Please review carefully.

KNOW ALL MEN BY THESE PRESENTS, that American Liberty Insurance Company, a Corporation duly organized and existing under the laws of the State of Alabama, hath made, constituted and appointed and does by these presents make, constitute and appoint Barbara S. Taylor, Donna Skelton, M. Eugene Harris, Hazel H. Hicks, David Sparks, Carol A. Giudicessi, Peggy King, Pat Van Hook, Richard L. Cochran, its true and lawful Attorney(s)-in-Fact, with full power and authority hereby conferred in its name, place and stead, to execute, acknowledge and deliver any and all bonds, recognizances, contracts of indemnity and other conditional or obligatory undertakings:

FOR A PENAL SUM OF UNLIMITED AMOUNT FOR EACH AND
EVERY BOND OR UNDERTAKING EXECUTED HEREUNDER.

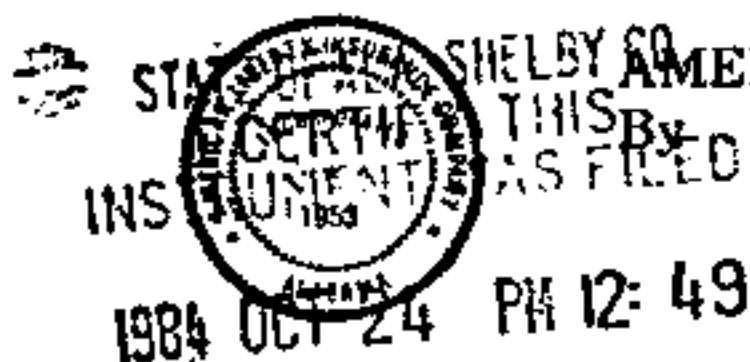
and to bind the Corporation thereby as fully and to the same extent as if such bonds were signed by the President, sealed with the common seal of the Corporation and duly attested by its Assistant Secretary, hereby ratifying and confirming all that the said Attorney(s)-in-Fact may do in the premises. This Power of Attorney is executed and may be revoked pursuant to and by authority granted by resolution duly adopted by the Executive Committee of the Board of Directors of American Liberty Insurance Company on the 7th day of February, 1980 which reads as follows.

"RESOLVED, By the Executive Committee of American Liberty Insurance Company, that the President or any Vice President shall have the Power, by and with the concurrence of the Secretary, or any Assistant Secretary, to appoint and revoke the appointments of attorneys-in-fact or agents with power and authority, as defined or limited in their respective powers of attorney and to authorize them to execute on behalf of the Company, and affix the seal of the Company thereto, bonds, undertakings, recognizances, contracts of indemnity and other written obligations in the nature thereof."

IN WITNESS WHEREOF, American Liberty Insurance Company has caused these presents to be signed by its Vice President, attested by its Assistant Secretary and its corporate seal to be hereto affixed this first day of May, 1982.

ATTEST:

David Sparks
David Sparks, Assistant Secretary



O. O. Allen
O. O. Allen, Vice President

WARNING: THIS POWER INVALID IF RED DIAGONAL IMPRINT "AMERICAN LIBERTY INSURANCE COMPANY" IS NOT PRESENT IN ITS ENTIRETY, AND IF THE SIGNATURES OF THE OFFICERS AND NOTARY PUBLIC DO NOT APPEAR IN BLUE, AND IF THE "SG" WATERMARK DOES NOT APPEAR IN THE TOP HALF CENTER OF THIS PAGE.

STATE OF IOWA)
COUNTY OF POLK) ss.

On this first day of May, 1982 before me personally came O. O. Allen to me known, who, being by me duly sworn, did depose and say, that he resides in Polk County, Iowa, that he is Vice-President of American Liberty Insurance Company, the Corporation described herein and which executed the above instrument; that he knows the seal of said Corporation; that the seal affixed to the said instrument is such corporate seal; that it was so affixed by order of the Board of Directors of said Corporation; and that he signed his name thereto by like order.



By *Lu Huffaker*
Lu Huffaker, Notary Public
Commission Expires 9/30/83

CERTIFICATION

I David Sparks, the Assistant Secretary of American Liberty Insurance Company, do hereby certify that the above and foregoing is a true and correct copy of a Power of Attorney, executed by said American Liberty Insurance Company, which is still in full force and effect.

In witness whereof, I have hereunto set my hand and affixed the seal of said Corporation, in Polk County, Iowa this
4th day of September, 1984



David Sparks
David Sparks, Assistant Secretary

SG-323 (5-82)

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BOOK 001 PAGE 160