

BOND# K0 30 22 59 6

THE STATE OF ALABAMA,
SHELBY County.

Know All Men By These Presents

That we GEORGIA A. COOK, 119 MEADOW CRAFT CIRCLE BIRMINGHAM, AL 35242
as Principal; and INSURANCE COMPANY OF NORTH AMERICA as Surety

are held and firmly bound unto the State of Alabama, in the sum of Ten Thousand and no/100
(\$10,000.00) - - - Dollars, for the payment of which well and truly to
be made and done, we bind ourselves, our heirs, executors, administrators and assigns, firmly by these presents,
and we hereby waive our right to claim personal property exempt under the laws of Alabama.

Sealed with our seals, and dated this 23rd day of November, 19 93

The condition of the above obligation, That whereas the above bound Georgia A. Cook
was duly appointed

to the office of Notary Public, State at Large on the 24th day of November 1993 for the
term of 4 years from the 24th day of November, 1993
in Precinct No. 12 in and for said County.

Now, if the said Georgia A. Cook shall faithfully perform and discharge all the duties of said office during his continuance therein then the above obligation to be void,
otherwise to remain in full force and effect.

Georgia A. Cook (L.S.)

INSURANCE COMPANY OF NORTH AMERICA

By: Beverly J. Jones (L.S.)
Beverly J. Jones Attorney In Fact
(L.S.)

Taken and approved this 30 day of November 1993

Thomas A. Snowdon Jr.

Inst # 1993-38048

THE STATE OF ALABAMA,
SHELBY County.

OATH OF OFFICE

11/30/1993-38048
03:19 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 HCD 17.00

I, GEORGIA A. COOK solemnly swear that I will support the constitution of the United States and the constitution of the State of Alabama, so long as I continue a citizen thereof; and that I will faithfully and honestly discharge the duties of the office upon which I am about to enter, to the best of my ability. So help me God.

Subscribed and sworn to before me this 23rd

day of November 19 93

May S. Goolsby

Notary Public.

Georgia A. Cook

POWER OF ATTORNEY

Insurance Company of North America
a CIGNA company



498503

Know all men by these presents: That INSURANCE COMPANY OF NORTH AMERICA, a corporation of the Commonwealth of Pennsylvania, having its principal office in the City of Philadelphia, Pennsylvania, pursuant to the following Resolution, adopted by the Board of Directors of the said Company on December 5, 1983, to wit:

- RESOLVED, That pursuant to Articles 3.18 and 5.1 of the By-Laws, the following Rules shall govern the execution for the Company of bonds, undertakings, recognizances, contracts and other writings in the nature thereof:
- (1) That the President, any Senior Vice President, any Vice President, any Assistant Vice President, or any Attorney-in-Fact, may execute for and on behalf of the Company any and all bonds, undertakings, recognizances, contracts and other writings in the nature thereof, the same to be attested when necessary by the Corporate Secretary, or any Assistant Corporate Secretary, and the seal of the Company affixed thereto; and that the President, any Senior Vice President, any Vice President or any Assistant Vice President may appoint and authorize any other Officer (elected or appointed) of the Company, and Attorneys-in-Fact to so execute or attest to the execution of all such writings on behalf of the Company and to affix the seal of the Company thereto.
 - (2) Any such writing executed in accordance with these Rules shall be as binding upon the Company in any case as though signed by the President and attested to by the Corporate Secretary.
 - (3) The signature of the President, or a Senior Vice President, or a Vice President, or any Assistant Vice President and the seal of the Company may be affixed by facsimile on an instrument or power of attorney granted pursuant to this Resolution, and the signature of a certifying Officer and the seal of the Company may be affixed by facsimile to any certificate of any such power, and such power or certificate bearing such facsimile signature and seal shall be valid and binding on the Company.
 - (4) Such other Officers of the Company, and Attorneys-in-Fact shall have authority to certify or verify copies of this Resolution, the By-Laws of the Company, and any other instrument of the Company necessary to the discharge of their duties.
 - (5) The passage of this Resolution does not revoke any earlier authority granted by Resolutions of the Board of Directors adopted on June 9, 1953, May 28, 1975 and March 23, 1983.

does hereby nominate, constitute and appoint **BRIAN E. SKINNER and BEVERLY J. JONES**, both of the County of **Birmingham, State of Alabama**

each individually if there be more than one named, its true and lawful attorney-in-fact, to make, execute, seal and deliver on its behalf, and as its act and deed any and all bonds, undertakings, recognizances, contracts and other writings in the nature thereof in penalties not exceeding **ONE MILLION** DOLLARS (\$ **1,000,000**) each, and the execution of such writings in pursuance of these presents, shall be as binding upon said Company, as fully and amply as if they had been duly executed and acknowledged by the regularly elected officers of the Company at its principal office.

IN WITNESS WHEREOF, the said R. E. Giveans, Vice-President, has hereunto subscribed his name and affixed the corporate seal of the said INSURANCE COMPANY OF NORTH AMERICA this **10th** day of **June** 19 **93**

INSURANCE COMPANY OF NORTH AMERICA

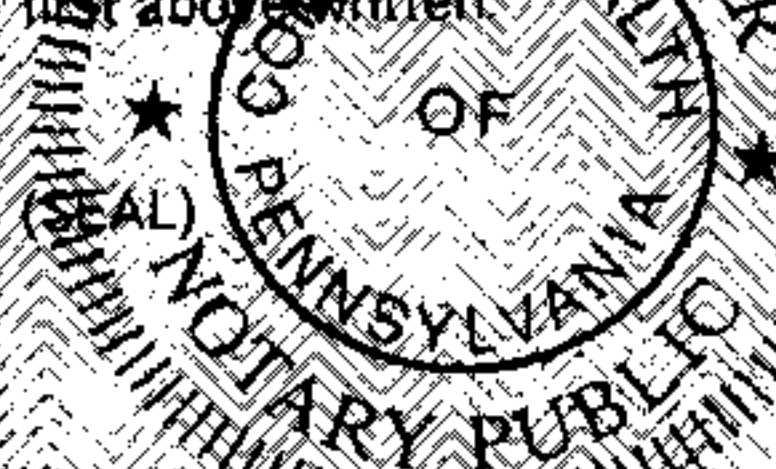
Robert E. Giveans
R. E. GIVEANS, Vice President

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF PHILADELPHIA

SS.

On this **10th** day of **June**, A.D. 19**93**, before me, a Notary Public of the Commonwealth of Pennsylvania in and for the County of Philadelphia came R. E. Giveans, Vice-President of the INSURANCE COMPANY OF NORTH AMERICA to me personally known to be the individual and officer who executed the preceding instrument, and he acknowledged that he executed the same, and that the seal affixed to the preceding instrument is the corporate seal of said Company; that the said corporate seal and his signature were duly affixed by the authority and direction of the said corporation, and that Resolution, adopted by the Board of Directors of said Company, referred to in the preceding instrument, is now in force.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal at the City of Philadelphia the day and year first above written.



NOTARIAL SEAL
CARRIE M. RAYSON, Notary Public
Philadelphia, Philadelphia County, PA
My Commission Expires October 30, 1995

Carrie M. Rayson
Notary Public

I, the undersigned, Secretary of INSURANCE COMPANY OF NORTH AMERICA, do hereby certify that the original POWER OF ATTORNEY, of which the foregoing is a full, true and correct copy, is in full force and effect.

In witness whereof, I have hereunto subscribed my name as Secretary and affixed the corporate seal of the Corporation, this **23rd** day of **November** 19 **93**



Darryl E. Taylor
Darryl E. Taylor, Secretary

THIS POWER OF ATTORNEY MAY NOT BE USED TO EXECUTE ANY BOND WITH AN EXPIRATION DATE AFTER **June 10, 1995**