

Western Surety Company

NOTARY PUBLIC BOND

THE STATE OF ALABAMA,

Jefferson County

KNOW ALL MEN BY THESE PRESENTS:

Bond No. N12814792

That we, Rebecca Jane Steading
as Principal, and WESTERN SURETY COMPANY, a corporation duly licensed to do business in the
State of Alabama, as Surety, are held and firmly bound unto the State of Alabama, in the sum of
TEN THOUSAND DOLLARS (\$ \$10,000.00),

for the payment of which well and truly to be made and done, we bind ourselves, our heirs, executors, administrators
and assigns, jointly 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 19th day of January, 1996

The condition of the above obligation, That whereas the above bound Principal was duly appointed to the office of
Notary Public in and for the County of Jefferson State of Alabama, on the 28th day of February, 1996; for the term of 4
years from the 28th day of February in Precinct No. _____
in and for said County.

Now, if the said Principal 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.

D.R. Adams Countersigned by Alabama Resident Agent

A.A. Adams & Co., Inc.

720 32nd St., So.

Birmingham, AL 35233

Street

City

State

Taken and approved this 28th day of February, 1996

Rebecca Jane Steading (L.S.)
Principal

WESTERN SURETY COMPANY

By Joe Kirby (L.S.)
President

Patricia Greger Schumaker
Judge of Probate

Inst # 1926-06367
02/28/1996-06367
12:10 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

THE STATE OF ALABAMA,

Shelby County

OATH OF OFFICE

I, Rebecca Jane Steading do 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 22
day of Feb 1996

Cynthia L. Crowley Notary Public

Commission - 11-15-97

Form 1312-A-9-92

Rebecca Jane Steading Principal

ACKNOWLEDGMENT OF SURETY
(Corporate Officer)

STATE OF SOUTH DAKOTA }
County of Minnehaha } ss

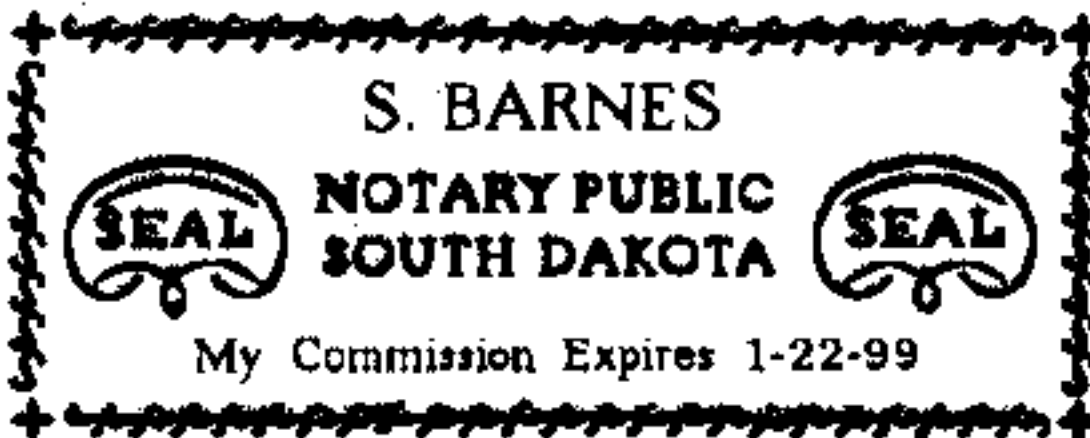
On this _____ day of _____, before me, a Notary Public in and

for said County, personally appeared Joe P. Kirby personally known to me, who being by me duly sworn, did say that he is the aforesaid officer of WESTERN SURETY COMPANY, a corporation duly organized and existing under the laws of the State of South Dakota, and that the seal affixed to the foregoing instrument is the corporate seal of said corporation, that the said instrument was signed, sealed and executed on behalf of said corporation by authority of its Board of Directors, and further acknowledge that the said instrument and the execution thereof to be the voluntary act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my official seal, the day and year last above written.

S. Barnes

Notary Public





Western Surety Company

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

That WESTERN SURETY COMPANY, a corporation organized and existing under the laws of the State of South Dakota, and authorized and licensed to do business in the States of Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming, and the United States of America, does hereby make, constitute and appoint

Stephen T. Pate of Sioux Falls,
State of South Dakota, its regularly elected President,
as Attorney-in-Fact, with full power and authority hereby conferred upon him to sign, execute, acknowledge and deliver for and on behalf of said Company and as its act and deed, all of the following classes of documents to-wit:

Indemnity, Surety and Undertakings that may be desired by contract, or may be given in any action or proceeding in any court of law or equity, policies indemnifying employers against loss or damage caused by the misconduct of their employees; official, bail, and surety and fidelity bonds. Indemnity in all cases where indemnity may be lawfully given; and with full power and authority to execute consents and waivers to modify or change or extend any bond or document executed for this Company, and to compromise and settle any and all claims or demands made or existing against said Company.

Western Surety Company further certifies that the following is a true and exact copy of Section 7 of the by-laws of Western Surety Company duly adopted and now in force, to-wit:

Section 7. All bonds, policies, undertakings, Powers of Attorney, or other obligations of the corporation shall be executed in the corporate name of the Company by the President, Secretary, any Assistant Secretary, Treasurer, or any Vice President, or by such other officers as the Board of Directors may authorize. The President, any Vice President, Secretary, any Assistant Secretary, or the Treasurer may appoint Attorneys-in-Fact or agents who shall have authority to issue bonds, policies, or undertakings in the name of the Company. The corporate seal is not necessary for the validity of any bonds, policies, undertakings, Powers of Attorney or other obligations of the corporation. The signature of any such officer and the corporate seal may be printed by facsimile.

In Witness Whereof, the said WESTERN SURETY COMPANY has caused these presents to be executed by its
President with the corporate seal affixed this 13 day of November, 1995

ATTEST

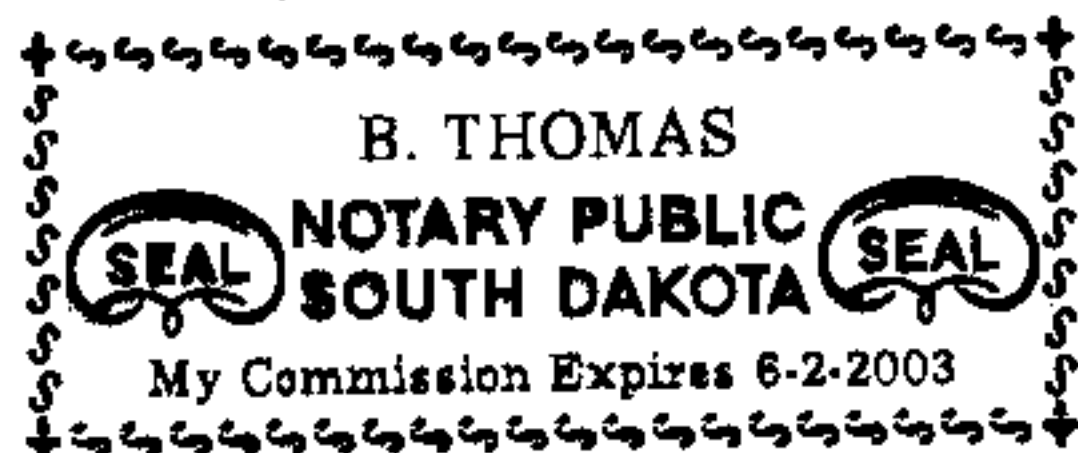
L. Nelson
Assistant Secretary

WESTERN SURETY COMPANY
By Stephen T. Pate
Stephen T. Pate, President

STATE OF SOUTH DAKOTA }
COUNTY OF MINNEHAHA } SS

On this 13 day of November, 1995, before me, a Notary Public, personally appeared
Stephen T. Pate and L. Nelson
President

who, being by me duly sworn, acknowledged that they signed the above Power of Attorney as
and Assistant Secretary, respectively, of the said WESTERN SURETY COMPANY, and acknowledged said instrument to be
the voluntary act and deed of said Corporation.



B. Thomas
Notary Public



Western Surety Company

RIDER

It is hereby mutually agreed and understood by and between the Principal and Western Surety Company, that instead of as originally written:

The address has been changed to read:

2710 20th St., S.
Birmingham AL 35209

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, limits or conditions of the bond, except as hereinabove set forth.

This Rider becomes effective on the 28th day of February, 1996, at twelve and one minute o'clock a.m., standard time.

Attached to and forming part of bond No. N12814792
issued by WESTERN SURETY COMPANY of Sioux Falls, South Dakota, to
Rebecca Jane Steading

Signed this 31st day of January, 1996.

WESTERN SURETY COMPANY

By Stephen T. Late
President

Western Surety Company

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

That WESTERN SURETY COMPANY, a corporation organized and existing under the laws of the State of South Dakota, and authorized and licensed to do business in the States of Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming, and the United States of America, does hereby make, constitute and appoint

Stephen T. Pate of Sioux Falls,
State of South Dakota, its regularly elected President,
as Attorney-in-Fact, with full power and authority hereby conferred upon him to sign, execute, acknowledge and deliver for and on its behalf as Surety and as its act and deed, all of the following classes of documents to-wit:

Indemnity, Surety and undertakings that may be desired by contract, or may be given in any action or proceeding in any court of law or equity, policies indemnifying employers against loss or damage caused by the misconduct of their employees; official, bail, and surety and fidelity bonds. Indemnity in all cases where indemnity may be lawfully given; and with full power and authority to execute consents and waivers to modify or change or extend any bond or document executed for this Company, and to compromise and settle any and all claims or demands made or existing against said Company.

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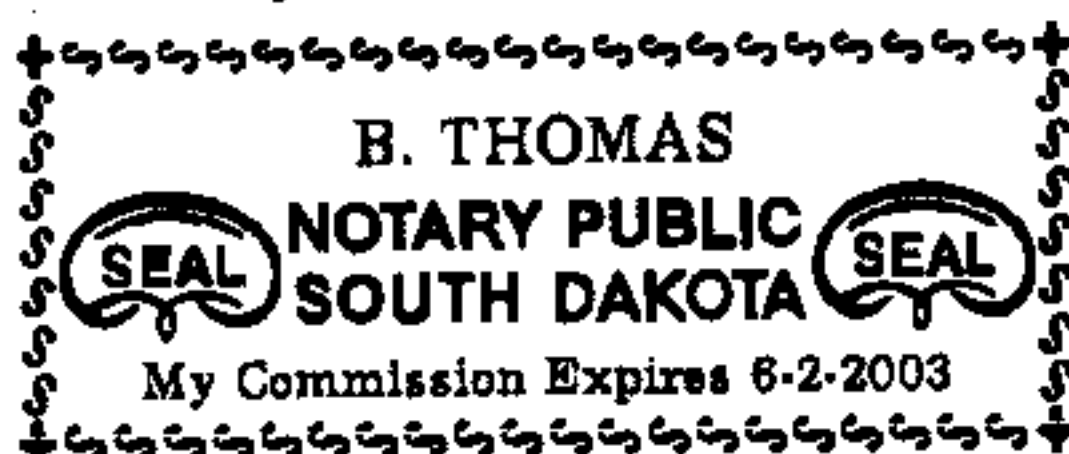
L. Nelson
Assistant Secretary

WESTERN SURETY COMPANY
By Stephen T. Pate
Stephen T. Pate, President

STATE OF SOUTH DAKOTA }
COUNTY OF MINNEHAHA } ss

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Stephen T. Pate and L. Nelson

who, being by me duly sworn, acknowledged that they signed the above Power of Attorney as President
and Assistant Secretary, respectively, of the said WESTERN SURETY COMPANY, and acknowledged said instrument to be the voluntary act and deed of said Corporation.



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B. Thomas
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