88206

That UNITED STATES FIDELITY AND GUARANTY COMPANY, a corporation organized and existing under the laws of the State of Maryland, and having its principal office at the City of Baltimore, in the State of Maryland, does hereby constitute and appoint

Joel B. Griswold

of the City of

Birmingham

, State of

Alabama

its true and lawful attorney

in and for the State

Alabama

for the following purposes, to wit:

To sign its name as surety to, and to execute, seal and acknowledge any and all bonds, and to respectively do and perform any and all acts and things set forth in the resolution of the Board of Directors of the said UNITED STATES FIDELITY AND GUARANTY COMPANY, a certified copy of which is hereto annexed and made a part of this Power of Attorney; and the said UNITED STATES FIDELITY AND GUARANTY COMPANY, through us, its Board of Directors, bereby ratifies and confirms all and whategover the said

Joel B. Griswold

may lawfully do in the premises by virtue of these presents.

In Witness Whereof, the said UNITED STATES FIDELITY AND GUARANTY COMPANY has caused this instrument seeled with its corporate seal, duly attested by the signatures of its Vice-President and Assistant Secretary, this 21st day of October . A. D. 1977

UNITED STATES FIDELITY AND GUARANTY COMPANY.

(Signed)

Bertram W. Sealy, Jr.

Vice-President

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(Signed)

William J. Phelan

Assistant Secretary.

STATE OF, MARYLAND,

BALTIMORE CITY.

21st On this day of October . A. D. 19 77, before me personally came Bertram W. Sealy, Jr. , Vice-President of the UNITED STATES FIDELITY AND GUARANTY William J. Phelan COMPANY and , Assistant Secretary of said Company, with both of whom I am personally acquainted, who being by me severally duly sworn, said that they, the said Bertram W. Sealy, Jr. William J. Phelan were respectively the Vice-President and the Assistant Secretary of the said UNITED STATES FIDELITY AND GUARANTY COMPANY, the corporation described in and which executed the foregoing Power of Attorney; that they each knew the seal of said corporation; that the seal affixed to said Power of Attorney was such corporate seal, that it was so fixed by order of the Board of Directors of said corporation, and that they signed their names thereto by like order as Vice-President

and Assistant Secretary, respectively, of the Company.

My commission expires the first day in July, A. D. 19. 78

Margaret M. Hurst

STATE OF MARYLAND

BALTIMORE CITY,

Robert H. Bouse . . Clerk of the Superior Court of Baltimore City, which Court is a Court of Record, and has a scal, do hereby certify that Margaret M. Hurst , Esquire, before whom the annexed affidavits were made, and who has therete subscribed his name, was at the time of so doing a Notary Public of the State of Maryland, in and for the City of Baltimore, duly commissioned and sworn and authorized by law to administer onths and take acknowledgments, or proof of deeds to be recorded therein. I further certify that I am acquainted with the handwriting of the said Notary, and verily believe the signeture to be his genuine signature.

In Testimony Whereof, I hereto set my hand and affix the seal of the Superior Court of Baltimore City, the same being a Court of Record, this 21st day of . A. D. 19 77 ········ October

(SEAL)

(Signed)

Robert H. Bouse

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. Clerk of the Superior Court of Baltimore City.