GENERAL

FIREMAN'S FUND INSURAS

KNOW ALL MEN BY THESE PRESENTS: That FIREMAN'S FUND INSURANCE CU laws of the State of California, and having its principal office in the City and County of San to and does by these presents make, constitute and appoint

WILLIAM RUX CARTER, JANE FOWLER CARTER, GEORGE BE jointly or severally

its true and lawful Attorney(s)-in-Fact, with full power and authority hereby conferred in its name, place deliver any and all bonds, undertakings, recognizances or other written obligations in the nature thereof

and to bind the Corporation thereby as fully and to the same extent as if such bonds were signed by the President, sealed Corporation and duly attested by its Secretary, hereby ratifying and confirming all that the said Attorney(s)-in-Fact may were organized by its Secretary, hereby ratifying and confirming all that the said Attorney(s)-in-Fact may were organized by its Secretary, hereby ratifying and confirming all that the said Attorney(s)-in-Fact may were organized by its Secretary, hereby ratifying and confirming all that the said Attorney(s)-in-Fact may were organized by its Secretary, hereby ratifying and confirming all that the said Attorney(s)-in-Fact may were organized by its Secretary, hereby ratifying and confirming all that the said Attorney(s)-in-Fact may were organized by its Secretary, hereby ratifying and confirming all that the said Attorney(s)-in-Fact may were organized by its Secretary, hereby ratifying and confirming all that the said Attorney(s)-in-Fact may were organized by its Secretary, hereby ratifying and confirming all that the said Attorney(s)-in-Fact may were organized by its Secretary, hereby ratifying and confirming all that the said Attorney(s)-in-Fact may were organized by its Secretary, hereby ratifying and confirming all that the said Attorney(s)-in-Fact may were organized by its Secretary, hereby ratifying and confirming all that the said Attorney(s)-in-Fact may were organized by its Secretary, hereby ratifying and confirming all that the said Attorney(s)-in-Fact may were organized by its Secretary were organized by its Secretary

This power of attorney is granted pursuant to Article VIII. Section 30 and 31 of By-laws of FIREMAN'S FUND INSURANCE

"Article VIII, Appointment and Authority Assistant secretaries, and Attorney-in-Fact and Agents to accept Legal Process and Make Appl.

Section 30, Appointment. The Chairman of the Board of Directors, the President, any Vice-President or any other person authorized by Directors, the Chairman of the Board of Directors, the President or any Vice-President, may, from time to time, appoint Resident Assistant and Attorneys-in-Fact to represent and act for and on behalf of the Corporation and Agents to accept legal process and make appearances to.

Section 31. Authority. The Authority of such Resident Assistant Secretaries. Attorneys-in-Fact, and Agents shall be as prescribed in the instrument evidencing their appointment, and any such appointment and all authority granted thereby may be reviked at any time by the Board of Directors or by behalf of the Corporation.

This power of attorney is signed and sealed under and by the authority of the following Resolution adopted by the Board of Directors of FIREMAN'S FUND INSURANCE COMPANY at a meeting duly called and held on the 15th day of July, 1966, and said Resolution has not been amended or any person empowered to make such appointment."

RESOLVED, that the signature of any Vice-President, Assistant Secretary, and Resident Assistant Secretary of this Corporation, and the seal of this Corporation may be affixed or printed on any power of attorney, on any revocation of any power of attorney, or on any certificate relating thereto, by Superation may be attived or printed on any power of attorney, on any revocation of any power of attorney, or on any certificate or facsimile scale shall be fastimile, and any power of attorney, any revocation of any power of attorney, or certificate bearing such facsimile signature or facsimile scale shall be fasting and hindren upon the Corporation.

repealed: IN WITNESS WHEREOF, FIREMAN'S FUND INSURANCE COMPANY has caused these presents to be signed by its Vice-President. FIREMAN'S FUND INSURANCE COMPANY and its corporate seal to be hereunto affixed this 21st 900 STATE OF CALIFORNIA. before me personally came Richard Williams To me known, who, being by me duly sworn, did depose and say; that he is Vice-President of FIREMAN'S FUND INSURANCE COMPANY, the Company described in and which executed the characteristic described in an executed the characteristic described in the charact CCSTY AND COUNTY OF SAN FRANCISCO poration described in and which executed the above instrument; that he knows the seal of said Corporation; that the seal affixed to the said instrument. Polation described in and which executed the above distribution, that he knows the sear to said Corporation, that he signed his name thereto by like order. But he 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. WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, the day and year herein first above written. Arten serren auren prospetentet tentantet aut anten tentantet frei f OFFICIAL SEAL

SUSIE K. GILBERT NOTARY PUBLIC - CALIFORNIA CITY & COUNTY OF SAM FRANCISCO My Commission Expires Nov. 17, 1964

CERTIFICATE

STATE OF CALIFORNIA.

I, the undersigned, Resident Assistant Secretary of FIREMAN'S FUND INSURANCE COMPANY, a CALIFORNIA Corporation, DO HER CERTIFY that the foregoing and attached POWER OF ATTORNEY remains in full force and has not been revoked; and furthermore that Article CITY AND COUNTY OF SAN FRANCISCO Sections 30 and 31 of the By-laws of the Corporation, and the Resolution of the Board of Directors, set forth in the Power of Attorney, are no

Signed and sealed at the City and County of San Francisco. Dated the 25th

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Resident Assistant Secretary