



Lawyers Surety Corporation

1221 River Bend Drive

Dallas, Texas 75247

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS. That LAWYERS SURETY CORPORATION of Dallas, Texas, a Texas Corporation, does hereby make, constitute and appoint

-----MAJRICE PATTERSON----- ANGELA PATTERSON----- CHARLOTTE PATTERSON-----
-----OF BIRMINGHAM, AL.-----

its true and lawful Attorney(s)-in-Fact, with full power and authority for and on behalf of the company as surety, to execute and deliver and affix the seal of the company thereto if a seal is required, bonds, undertakings, recognizances or other written obligations in the nature thereof, (excluding: Criminal Bonds or recognizances, Supersedeas Bonds of any kind, Defendants Court Bonds in Judicial Proceedings, Community Administration Bonds, Contractors Bid, Performance, Payment and Completion Bonds, Motor Fuel Distributors Bonds, Consignee and Consignor Bonds); as follows:

ALL WRITTEN INSTRUMENTS IN AN AMOUNT NOT TO EXCEED AN AGGREGATE OF TWO HUNDRED FIFTY THOUSAND (\$250,000)-----FOR ANY SINGLE OBLIGATION, REGARDLESS OF THE NUMBER OF INSTRUMENTS ISSUED FOR THE OBLIGATION.

and to bind LAWYERS SURETY CORPORATION OF Dallas, Texas, thereby, and all of the acts of said Attorneys-in-Fact, pursuant to these presents, are hereby ratified and confirmed. This appointment is made under and by authority of the following provisions of the By-Laws of the company, which are now in full force and effect:

Article 5, Section A. The Board of Directors shall have the management of the business of the company, and in addition to the powers and authorities by these By-Laws expressly conferred upon them, may exercise all such powers and do all such acts and things, as may be exercised or done by the corporation.

Article 5, Section B. The Board of Directors may appoint additional officers and agents to perform such duties. This Power of Attorney is signed and sealed by facsimile under and by the authority of the following resolutions adopted by the Board of Directors of LAWYERS SURETY CORPORATION of Dallas, Texas at a meeting duly held on January 29, 1972,

RESOLVED that the PRESIDENT, any Vice-President, or Assistant Vice-President, in conjunction with the Secretary or any Assistant Secretary, may appoint attorneys-in-fact or agents with authority as defined or limited in the instrument evidencing the appointment in each case for and on behalf of the company to execute and deliver and affix the seal of the company to bonds, undertakings, recognizances, and suretyship obligations of all kinds; and said officers may remove any such attorney-in-fact or agent and revoke any power of attorney previously granted to such person.

RESOLVED FURTHER that any bond, undertaking, recognizances, or suretyship obligation shall be valid and binding upon the company (i) when signed and sealed by the President, any Vice-President, or Assistant Vice-President; or (ii) when duly executed and sealed (if a seal be required) by one or more attorneys-in-fact or agents pursuant to and within the limits of the authority evidenced by the power of attorney issued by the company to such person or persons.

RESOLVED FURTHER that the signature of any authorized officers and the seal of the company may be affixed by facsimile to any power of attorney or certification thereof authorizing the execution and delivery of any bond, undertaking, recognizance, or other suretyship obligations of the company; and such signature and seal when so used shall have the same force and effect as though manually affixed.

IN WITNESS WHEREOF, LAWYERS SURETY CORPORATION of Dallas, Texas has caused these presents to be signed by its proper officer, and its corporate seal to be affixed this 9TH day of APRIL, 1987.

LAWYERS SURETY CORPORATION

David G. Menzel

Secretary



Donald A. Kvernes

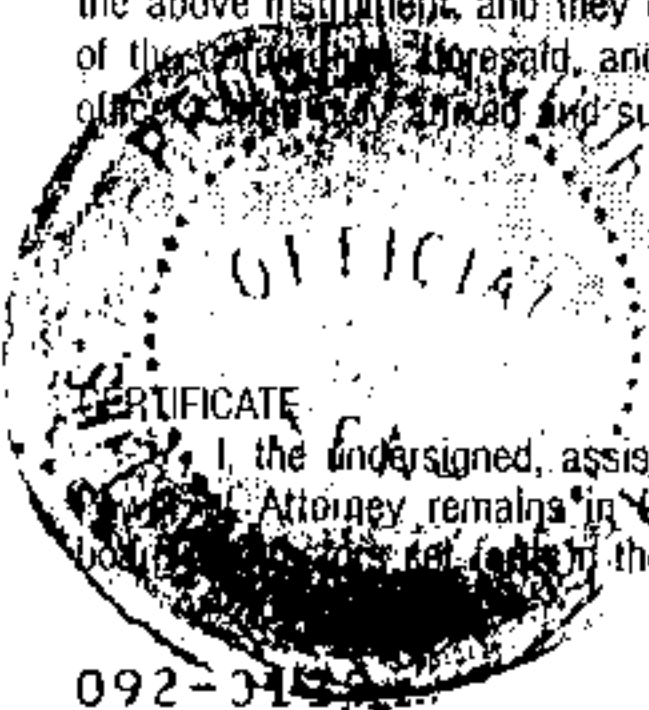
Executive Vice President

STATE OF TEXAS, COUNTY OF DALLAS--ss

On this 9TH day of APRIL, 1987, personally came before me, DONALD A. KVERNES and

DAVID G. MENZEL,

to me known to be the individuals and officers of the LAWYERS SURETY CORPORATION of Dallas, Texas, who executed the above instrument, and they each acknowledged the execution of the same, and being by me duly sworn, did severally depose and say: that they are the said officers of the corporation aforesaid, and that the seal affixed to the above instrument is the seal of the corporation, and that said corporate seal and their signatures as such officers and officers of the corporation aforesaid and subscribed to the said instrument by the authority of the board of directors of said corporation.



David G. Menzel
Notary Public

My Commission Expires 04/18/89

I, the undersigned, assistant secretary of the LAWYERS SURETY CORPORATION of Dallas, Texas, a Texas corporation, CERTIFY that the foregoing and attached Power of Attorney remains in full force and has not been revoked, and furthermore, that the provisions of the By-Laws of the company and the Resolutions of the Board of Directors of the company are now in force.

Signed and sealed at the City of Dallas this 8th day of October, 1987

092-3155

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Thomas A. Anderson
JUDGE OF PROBATE



E. Bruce Donaghy
Assistant Secretary