

POWER OF ATTORNEY

29-102

JAMES D. GARNER, JANICE C. SPITLER, OF ALABASTER, AL

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

10. The directors shall have the management of the business of the company, and in addition to the powers and authorities by these articles conferred upon them, may exercise all such powers and do all such acts and things, as may be exercised or done by the company.

The Board of Directors, or Vice-President, or Assistant Vice-President, in conjunction with the Secretary or any Assistant Secretary, may appoint one or more officers and agents to execute all such contracts, bonds, undertakings, recognizances, and suretyship obligations of all kinds; and said officers may remove any such agent or attorney previously granted to such person.

Signature of any authorized officers and the seal of the company may be affixed by facsimile to any power of attorney or certification of authority of any bond, undertaking, recognizance or other suretyship obligations of the company; and such signature and seal when filed shall be deemed as though manually affixed.

THE LAWYERS SURETY CORPORATION has caused these presents to be signed by its
 and is affixed this 9TH day of AUGUST, 1989

LAWYERS SURETY CORPORATION

SIGNIFY

SEAL

Donald F. Bowen President

Presentation

9TH

AUGUST

10 89

... eventually came before me.

DONALD L. BOWEN

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to me known to be the individual and officers of the LAWYERS SURETY CORPORATION, who executed the above the execution of the same, and being by me duly sworn, did severally depose and say: that they are the said officers of I officed to the above instrument is the seal of the corporation, and that said corporate seal and their signatures as such the said instrument by the authority of the board of directors of said corporation.

My Commission Expires 02/05/89

_____, of the LAWYERS SURETY CORPORATION, a Texas corporation, CERTIFY that the foregoing and attached Power of Attorney is correct and furthermore, that the provisions of the By-Laws of the company and the Resolutions of the board of directors set forth here.

Signed and sealed at the City of Brookfield, WI this 24th day of July, 19 90

Patricia A. Montag
Assistant Secretary

Assistant Secretary

92-0298

THE INSURANCE STORE, INC.

THIS DOCUMENT IS NOT VALID UNLESS PRINTED ON COLORED BACKGROUND AND IS MULTI-COLORED.