

POWER OF ATTORNEY Shelby County

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KNOW ALL MEN BY THESE PRESENTS: Sedgwick James of Alabama, Inc.
Homewood, Alabama

That the WESTERN SURETY COMPANY, a corporation, does hereby make, constitute and appoint Barbara Sue Garren, Richard E. Thompson, John F. Wood, in the City of Homewood, State of Alabama, with limited authority, its true and lawful Agent and Attorney-in-Fact, with full power and authority hereby conferred, to sign, execute, acknowledge and deliver for and on its behalf as Surety, the following bonds.

An ORIGINAL bond required by Statute, Decree of Court or Ordinance for:	MAXIMUM PENALTY
(A) ADMINISTRATOR EXECUTOR PERSONAL REPRESENTATIVE GUARDIAN OF INCOMPETENT CONSERVATOR OF INCOMPETENT CURATOR SALE OF REAL OR PERSONAL PROPERTY -- When this company has qualifying bond or when it is a separate bond for accounting of proceeds of sale only. REFEREE IN PARTITION COMMISSIONER TO SELL REAL ESTATE TRUSTEE OR RECEIVER -- In Bankruptcy (Excluding Chapter 11)	\$500,000
(B) GUARDIAN OF MINOR OR CONSERVATOR OF MINOR	\$ 10,000
(C) NOTARY PUBLIC PUBLIC OFFICIAL AND DEPUTIES RECEIVER -- (In State Court Only) TRUSTEE -- (Testamentary Only)	\$ 50,000
(D) PLAINTIFF'S COURT BOND -- Banks, Savings & Loan, and Trust Companies (Except Restraining Order and Injunction) -- All Others, except bonds prohibited by "NOTE" below	\$100,000 \$ 20,000
(E) COST ON APPEAL) EXCLUDING OPEN PENALTY, REMOVAL OF CAUSE) STAY, SUPERSEDEAS OR GUARANTEE OF A JUDGMENT	\$ 2,000
(F) LICENSE AND PERMIT EXCEPT BONDS WHERE A FEDERAL AGENCY OR THE STATE IS THE OBLIGEE SPECIAL FUEL USERS	\$ 25,000 \$ 2,000
(G) ANY BOND OR INDEMNITY provided there is attached to this Power of Attorney, written authority in the form of an endorsement, letter or telegram, signed by the Senior Underwriting Officer, Underwriting Officer, President, Vice President, Assistant Vice President, Secretary, Treasurer or Assistant Secretary of Western Surety Company specifically authorizing its execution. For confirmation of the necessary written authority, please contact our Underwriting Department at 1-800-331-6053 (339-0060 in South Dakota).	

NOTE: SUPERSEDEAS, OR OPEN PENALTY OR STAY BONDS ON APPEAL OR GUARANTEE OF JUDGMENT OR BAIL BONDS OR CONSTRUCTION BID OR CONTRACT BONDS OR BONDS FOR DEFENDANTS OR UTILITY DEPOSIT BONDS OR SITE IMPROVEMENT BONDS ARE NOT AUTHORIZED BY THIS POWER OF ATTORNEY, except as provided in Section (G).

The acknowledgment and execution of any such document by the said Attorney-in-Fact, shall be as binding upon this Company as if such bond had been executed and acknowledged by the regularly elected officers of this Company.

WESTERN SURETY COMPANY further certifies that the following is a true and exact copy of Section 7 of the By-Laws of the 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 Chairman of the Board, President, Secretary, any Assistant Secretary, Treasurer, or any Vice President, or by such other officers as the Board of Directors may authorize. The Chairman of the Board, 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 its corporate seal affixed this 15th day of September, 19 89.

ATTEST

A. Vietor

Assistant Secretary

WESTERN SURETY COMPANY

Joe P. Kirby, President

STATE OF SOUTH DAKOTA
County of Minnehaha

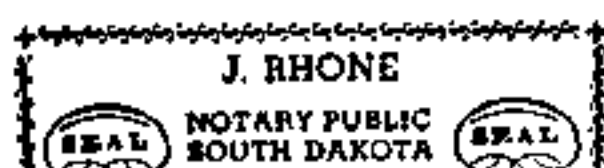
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I, A. Vietor and Joe P. Kirby, whose names are of Minnehaha, do certify that

signed to the writing above bearing date of the 15th day of September, 19 89, have acknowledged the same before me in my County aforesaid.

Given under my hand this 15th day of September, 19 89.



Notary Public -- Minnehaha County