

he State of Alabama,
Montgomery County

Know All Men By These Presents

HoB 0100274

THAT WE, Diane J. Gofourth as Principal & American Bankers Insurance Company of Florida
of Miami, Florida

are held and firmly bound unto the State of Alabama in the sum of Ten Thousand & 00/100 Dollars
(\$10,000) Dollars, for the payment of which well and truly
to be made and done, we bind ourselves, our heirs, executors, administrators, and assigns, firmly by these presents.

Sealed with our seals, and dated this 1st day of February A. D. 1993

THE CONDITION OF THE ABOVE OBLIGATION IS SUCH, That whereas, the above bound
was, on the 8 day of February A. D. 1993

appointed Notary Public - State at Large in Precinct No. in and for said County.
Feb 7 1993 - Feb 7 1999

Now if the said Diane J. Gofourth shall faithfully discharge the duties of such
office during the time he continues therein, or discharges any of the duties thereof, then the above obligation to
be void, otherwise to remain in full force and effect.

Approved and ordered of Record this 8
day of February A. D. 1993
Thomas A. Snowden Jr.
Judge of Probate Court, Montgomery County.

Diane J. Gofourth (L. S.)
Principal
Adrienne J. Butler (L. S.)
Attorney-in-fact (L. S.)

OATH OF OFFICE

PROBATE COURT

THE STATE OF ALABAMA
MONTGOMERY COUNTY

I, Diane J. Gofourth do solemnly swear that I will support the Constitution
of the United States, and the Constitution of the State of Alabama, so long as I remain a citizen thereof; and that I
will honestly and faithfully discharge the duties of the office upon which I am about to enter, to the best of my
ability, so help me God.

Subscribed and sworn to before me, this 4th
day of February 1993
Dennis R. Caton
Judge of Probate Court, Montgomery County.
My Commission expires March 13, 1995

Diane J. Gofourth

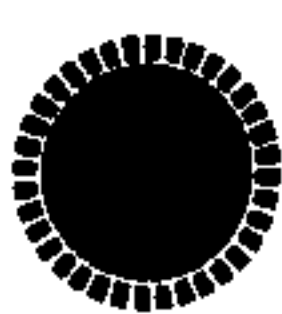
Filed in the office of the Judge of Probate Court, this day of 19

Judge of Probate Court, Montgomery County

Recorded in Official Bond Record, Page

Inst # 1993-03728

02/08/1993-03728
02:23 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 15.00



AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

11222 Quail Roost Drive, Miami, FL 33157-6596

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

That AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA, a corporation of the State of Florida, does hereby make, constitute and appoint: John R. Ziegler, Adrienne J. Leiter

its true and lawful attorney-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, on bonds, undertakings, recognizances, consents of surety or other written obligations in the nature thereof, as follows:

ANY AND ALL BONDS AND UNDERTAKINGS

THE LIABILITY OF THE COMPANY SHALL NOT EXCEED \$ 500,000 (Five Hundred Thousand & 00/100) Dollars and to bind AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA, a certified copy of which is hereto annexed and made a part of this Power of Attorney.

IN WITNESS WHEREOF, AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA has caused these presents to be signed and sealed by facsimile by its duly authorized officers and its corporate seal to be hereunto affixed this 23rd day of MAY, 1991.

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

By:

Jason J. Israel
SENIOR VICE PRESIDENT



Attest:

Sanford Neubart
SECRETARY

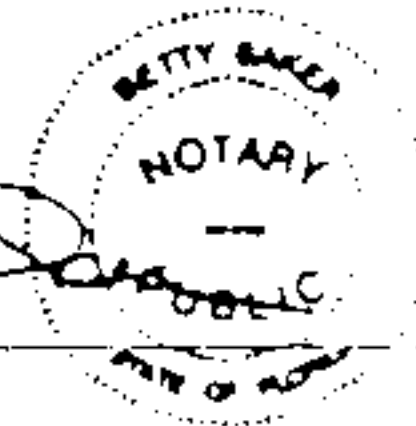
NOTARY PUBLIC

Before me personally appeared Jason J. Israel and Sanford Neubart, to me wellknown, and known to me to be the individuals described in and who executed the foregoing instrument as Senior Vice President and Secretary of the above-named AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA, a corporation, and severally acknowledged to and before me that they executed such instrument as such Senior Vice President and Secretary, respectively, of said corporation, and that the seal affixed to the foregoing instrument is the corporate seal of said corporation and that it was affixed to said instrument by due and regular corporate authority, and that said instrument is the free act and deed of said corporation.

Sworn to before me this 23rd day of May, 1991.

NOTARY PUBLIC STATE OF FLORIDA
MY COMMISSION EXP. FEB. 21, 1995
BONDED THRU GENERAL INS. UND.

Betty Baker
NOTARY PUBLIC



RESOLUTION OF THE BOARD OF DIRECTORS OF AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

WHEREAS, it is necessary for the effectual transaction of business that this Company appoint agents and attorneys with power and authority to act for it and in its name in the states and territories of the United States and in the provinces of the Dominion of Canada.

RESOLVED, that this Company do and it hereby does authorize and empower its President, Executive Vice Presidents or Senior Vice Presidents in conjunction with its Secretary or one of its Designated Signers, under its corporate seal, to appoint any person or persons as its act as its true and lawful attorney-in-fact, to execute and deliver any and all contracts, guaranteeing the fidelity of persons holding positions of public or private trust, guaranteeing the performances of contracts other than insurance policies and executing or guaranteeing bonds and undertakings required or permitted in all actions or proceedings, or by law allowed; and

FURTHER RESOLVED, that the signature of any officer authorized by Resolutions of this Board and the Company seal may be affixed by facsimile to any power of attorney or special power of attorney or certification of either given for the execution of any bond, undertaking, recognizance or other written obligation in the nature thereof; such signature and seal, when so used being hereby adopted by the Company as the original signature of such officer and the original seal of the Company, to be valid and binding upon the Company with the same force and effect as though manually affixed.

I certify that above is a true copy of a Resolution adopted at the meeting of the Board of Directors of AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA, on May 22, 1991.

State of Florida
County of Dade

Sanford Neubart
SECRETARY

I hereby certify that the above Power of Attorney remains in full force and effect; and furthermore, that the Resolution of the Board of Directors of AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA, dated May 22, 1991, remains in full force and effect as of this 1st day of February, 1993.



Sanford Neubart
SECRETARY

Any instrument issued in excess of the penalty amount stated above is totally void without any validity. NOT ACCEPTABLE IF PHOTOCOPIED.