

NOTARIAL BOND

Bond No. BOR1566691

That I, CHRISTOPHER BARRINGTON KERNEY, of P.O. BOX 1584, City of ALABASTER, in the County of SHELBY, State of ALABAMA, as Principal, and THE HANOVER INSURANCE COMPANY (name of Surety), a corporation duly licensed to do business in the State of Alabama, as Surety, are held firmly bound in the sum of TEN THOUSAND (\$10,000) DOLLARS, lawful money of the United States, to be paid to the State of Alabama, for which payment well and truly to be made, we bind ourselves, our heirs, executors and administrators, jointly and severally, firmly by these presents.

Dated this 20th day of September, 1994.

THE CONDITION OF THE ABOVE OBLIGATION IS SUCH, That whereas, the Governor of the State of Alabama is about to appoint and commission the above bounden Principal a Notary Public in and for the State of Alabama.

PROVIDED, HOWEVER, that the aggregate liability for all claims which may arise, regardless of the number of years this bond is inforce, shall not exceed the penalty of this bond.

NOW THEREFORE, if the said Principal shall well and truly perform the duties of a Notary Public, as aforesaid, during his incumbency of said office under and by virtue of the commission aforesaid according to law, and faithfully discharge the duties which may be required of him by any law that may be enacted subsequent to the execution of this bond, then this obligation shall become void, otherwise to remain in full force and effect.

CHRISTOPHER BARRINGTON KERNEY

Christopher Barrington Kerney
Principal

THE HANOVER INSURANCE COMPANY

(Name of Surety)

By: *Shirley A. Harkins*
Principal of Corporation
Shirley A. Harkins, Attorney-In-Fact

(SEE OATH ON OTHER SIDE)

Inst # 1994-30439

10/06/1994-30439

11:12 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

002 MCD 17.00

approved Oct 6, 1994
Thomas A. Snowden, Jr.

Inst # 1994-30439

OATH OF OFFICE

STATE OF ALABAMA

County of Shelby

I do solemnly swear that I am a citizen (or legal alien) of the United States, over the age of eighteen years, and that I am a bona fide resident of the State of Alabama, and I will support, obey and defend the Constitution of the United States, and the Constitution of this State, and that I will discharge the duties of my office with fidelity.

Chad Bannister
Principal

Subscribed and sworn to before me this 30th day of September, 1994.

My Commission expires:

January 10, 1994 James H. Layton
Notary Public

Inst # 1994-30439

The Hanover Insurance Company

1994-30439

POWER OF ATTORNEY
CERTIFIED COPY

10/06/1994-30439
11:12 AM CERTIFIED

KNOW ALL MEN BY THESE PRESENTS: That THE HANOVER INSURANCE COMPANY, a corporation organized and existing under the laws of the State of New Hampshire, does hereby constitute and appoint

- William G. Franey, Kenneth W. Roberts, John R. Muha, II, Brenda L. Patterson,
Shirley A. Harkins, Douglas R. Sauer and/or Michael S. Olive -

of Lanham, Maryland and each is its true and lawful Attorney(s)-in-fact to sign, execute, seal, acknowledge and deliver for, and on its behalf, and as its act and deed, at any place within the United States, or, if the following line be filled in, only within the area therein designated

any and all bonds, recognizances, undertakings, contracts of indemnity or other writings obligatory in the nature thereof, as follows:

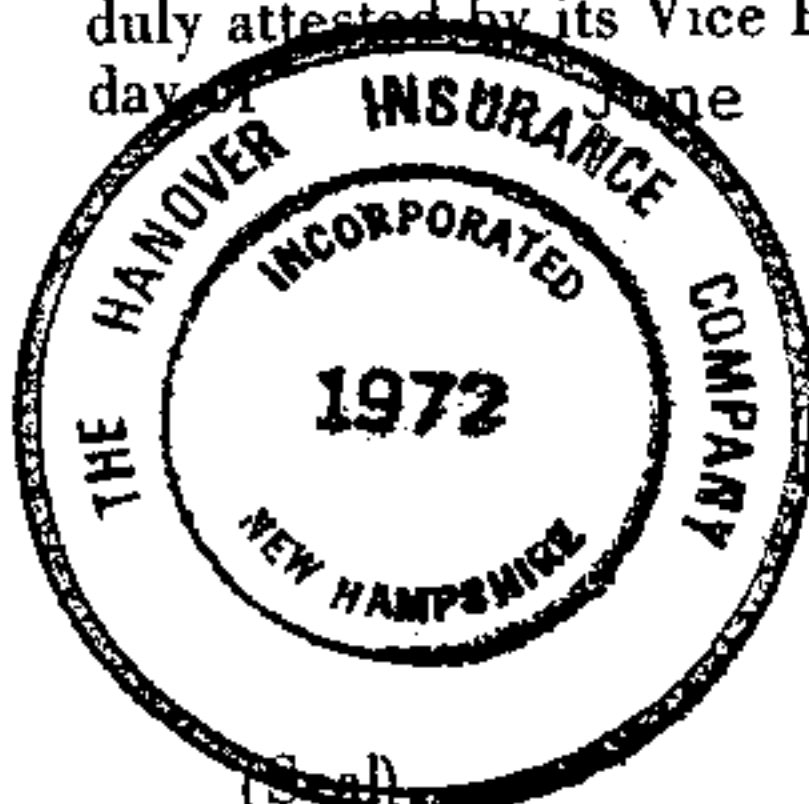
- Any such obligations in the United States, in any amount -

And said Company hereby ratifies and confirms all and whatsoever said Attorney(s)-in-fact may lawfully do in the premises by virtue of these presents.

This appointment is made under and by authority of the following Resolution passed by the Board of Directors of said Company at a meeting held on the seventh day of October, 1981, a quorum being present and voting, which resolution is still in effect:

"RESOLVED, That the President or any Vice President, in conjunction with any Assistant Vice President, be and they are hereby authorized and empowered to appoint Attorneys-in-fact of the Company, in its name and as its acts, to execute and acknowledge for and on its behalf as Surety any and all bonds, recognizances, contracts of indemnity, waivers of citation and all other writings obligatory in the nature thereof, with power to attach thereto the seal of the Company. Any such writings so executed by such Attorneys-in-fact shall be as binding upon the Company as if they had been duly executed and acknowledged by the regularly elected officers of the Company in their own proper persons."

IN WITNESS WHEREOF, THE HANOVER INSURANCE COMPANY has caused these presents to be sealed with its corporate seal, duly attested by its Vice President and its Assistant Vice President, this 3rd day of June 19 94

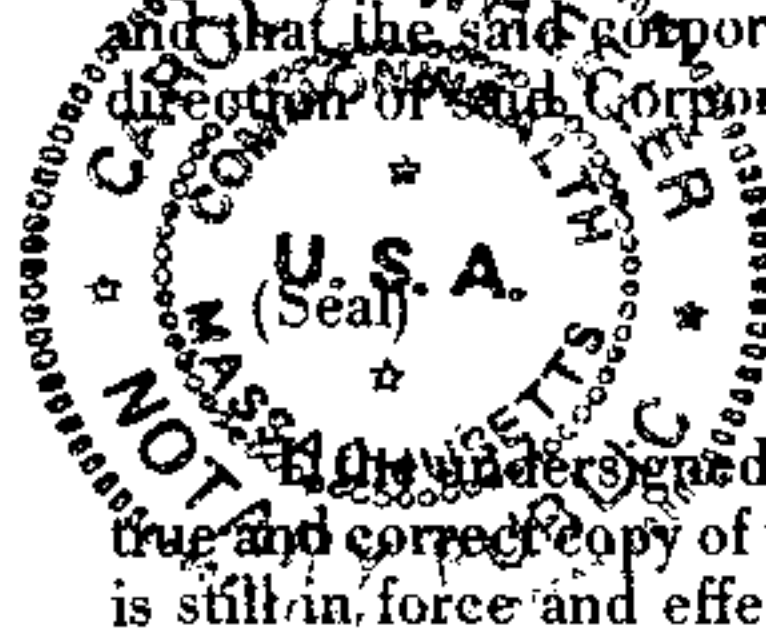


THE HANOVER INSURANCE COMPANY

James M. Mahoney
Vice President
H. J. Newman
Assistant Vice President

THE COMMONWEALTH OF MASSACHUSETTS } ss.
COUNTY OF WORCESTER

On this 3rd day of June 19 94, before me came the above named Vice President and Assistant Vice President of The Hanover Insurance Company, to me personally known to be the individuals and officers described herein, and acknowledged that the seal affixed to the preceding instrument is the corporate seal of The Hanover Insurance Company and that the said corporate seal and their signatures as officers were duly affixed and subscribed to said instrument by the authority and direction of said Corporation.



Carol R. Wheeler
Notary Public

My Commission Expires April 29, 1999

I, *Carol R. Wheeler*, Assistant Vice President of The Hanover Insurance Company, hereby certify that the above and foregoing is a full, true and correct copy of the Original Power of Attorney issued by said Company, and do hereby further certify that the said Power of Attorney is still in force and effect.

This Certificate may be signed by facsimile under and by authority of the following resolution of the Board of Directors of The Hanover Insurance Company at a meeting held on the 7th day of October, 1981

"RESOLVED, That any and all Powers of Attorney, and Certified Copies of such Powers of Attorney and certification in respect thereto, granted and executed by the President or any Vice President in conjunction with any Assistant Vice President of the Company shall be binding on the Company to the same extent as if all signatures thereon were manually affixed even though one or more of any such signatures thereon may be facsimile."

GIVEN under my hand and the seal of said Company, at Worcester, Massachusetts, this 20th day of September 19 94

Ray C. Shuman
Assistant Vice President