

Notary Public

KNOW ALL MEN BY THESE PRESENTS:

That JOYCE W. RIVERS of SHELBY COUNTY
 State of ALABAMA hereinafter
 called the Principal, and Firemen's Insurance Co of Newark, NJ
 hereinafter called the Surety, a corporation organized under the laws of the State of New Jersey
 with its home office in the City of NEW YORK State of NEW YORK are held and firmly bound
 unto THE STATE OF ALABAMA hereinafter called the Obligor, in the sum of Ten Thousand and
No/100 (\$10,000.00) Dollars; for the payment whereof to the Obligor the Principal binds
 himself, his heirs, executors, administrators, and assigns, and the Surety binds itself, its successors and
 assigns, jointly and severally firmly by these presents.

Signed, sealed and dated, this 27TH day of APRIL 1995

Whereas, the above-named principal has been duly appointed to the office of Notary Public
 of the State of Alabama for the term of office beginning on _____ and ending on _____

Now therefore, the condition of the foregoing obligation is such, that if the Principal shall faithfully
 perform such duties as may be imposed on him by law and shall honestly account for all money that may
 come into his own hands in his official capacity during the said term, then this obligation shall be void;
 otherwise it shall remain in force.

Joyce W. Rivers

Principal

FIREMEN'S INSURANCE CO. OF NEWARK, NJ

BY:

PATSY PARRISH

Attorney

Taken, approved and ordered to be recorded, this 9 day of May 1995
Shelby County Judge of Probate Court William J. Smith County.

OATH OF OFFICE

THE STATE OF ALABAMA

Shelby County. }

Probate Court

I, Joyce W. Rivers 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 continue a citizen thereof; and that I will faithfully and honestly 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 27th DAY OF April 1995

In

1995-12132

Stephanie Brown
 NOTARY PUBLIC

MY COMMISSION EXPIRES JULY 29, 1996

05/09/1995-12132
 11:14 AM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE

001 SNA

17.00

Firemen's Insurance Company of Newark, New Jersey

180 Maiden Lane, New York, New York 10038

GENERAL POWER OF ATTORNEY

Know all men by these Presents, That the FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY has made, constituted and appointed, and by these presents does make, constitute and appoint
Patsy Parrish of Birmingham, Alabama

its true and lawful attorney, for it and in its name, place, and stead to execute on behalf of the said Company, as surety, bonds, undertakings and contracts of suretyship to be given to

All Obligees

provided that no bond or undertaking or contract of suretyship executed under this authority shall exceed in amount the sum of
Seven Million Five Hundred Thousand (\$7,500,000) Dollars

This Power of Attorney is granted and is signed and sealed by facsimile under and by the authority of the following Resolution adopted by the Board of Directors of the FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY at a meeting duly called and held on the 20th day of February, 1975:

"RESOLVED, that the Chairman of the Board, the Vice Chairman of the Board, the President, an Executive Vice President or a Senior Vice President or a Vice President of the Company, be, and that each or any of them hereby is, authorized to execute Powers of Attorney qualifying the attorney named in the given Power of Attorney to execute in behalf of the FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY, bonds, undertakings and all contracts of suretyship; and that an Assistant Vice President, a Secretary or an Assistant Secretary be, and that each or any of them hereby is, authorized to attest the execution of any such Power of Attorney, and to attach thereto the seal of the Company.

FURTHER RESOLVED, that the signatures of such officers and the seal of the Company may be affixed to any such Power of Attorney or to any certificate relating thereto by facsimile, and any such Power of Attorney or certificate bearing such facsimile signatures or facsimile seal shall be valid and binding upon the Company when so affixed and in the future with respect to any bond, undertaking or contract of suretyship to which it is attached."

In Witness Whereof, the FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY has caused its official seal to be hereunto affixed, and these presents to be signed by one of its Vice Presidents and attested by one of its Assistant Vice Presidents this 1st day of May, 1985.

FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY

Attest:

Robert W. Adler, Sr.

Robert W. Adler, Sr., Assistant Vice President

By



Michael J. Beernaert
1995-12132

Michael J. Beernaert, Vice President

STATE OF NEW YORK
COUNTY OF NEW YORK

05/09/1995-12132
11:14 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 SNA 17.00

On this 1st day of May, 1985, before me personally came Michael J. Beernaert, to me known, who being by me duly sworn, did depose and say that he is a Vice President of the FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY, the corporation described in and which executed the above instrument; that he knows the seal of the said corporation; that the seal affixed to the said instrument is such corporate seal; that it was so affixed by order of the Board of Directors of said corporation and that he signed his name thereto by like order.



CERTIFICATE

Ethel Taranto

ETHEL TARANTO
NOTARY PUBLIC, State of New York
No. 24-4663117 Qual. in Kings County
Commission Expires March 30, 1986

I, the undersigned, an Assistant Vice President of the FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY, a New Jersey corporation, DO HEREBY CERTIFY that the foregoing and attached Power of Attorney remains in full force and has not been revoked; and furthermore that the Resolution of the Board of Directors, set forth in the said Power of Attorney, is now in force.

Signed and sealed at the City of New York, in the State of New York. Dated the 27TH day of APRIL, 1995.



James M. Keane
James M. Keane, Assistant Vice President