

THE STATE OF ALABAMA,

Know All Men By These Presents

County.

That we MARVIA S. KOROL AS PRINCIPAL

RELIANCE SURETY COMPANY AS SURETY

are held and firmly bound unto the State of Alabama, in the sum of TEN THOUSAND DOLLARS AND NO/100 CENTS-----(\$10,000.00)----- 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, and we hereby waive our right to claim personal property exempt under the laws of Alabama.

Scaled with our seals, and dated this 27th day of JUNE, 1996

The condition of the above obligation, That whereas the above bound MARVIA S. KOROL

was duly APPOINTED

to the office of NOTARY PUBLIC-STATE AT LARGE on the 27TH day of JUNE; for the

term of 4 years from the 27TH day of JUNE

in Precinct No. 11/10 in and for said County.

Now, if the said above shall faithfully perform and discharge all the duties of said office during his continuance therein then the above obligation to be void, otherwise to remain in full force and effect.

Marnie S. Korol (L.S.)

RELIANCE SURETY COMPANY (L.S.)

BY: Richard M. Adams (L.S.)

RICHARD M. ADAMS (L.S.)

ATTORNEY IN FACT

Taken and approved this 1 day of July, 1996

Patricia George Schumacher
Judge of Probate

THE STATE OF ALABAMA,

OATH OF OFFICE

County,

Marnie S. Korol 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 20th

day of June, 1996

Patricia George Schumacher
Notary Public

Marnie S. Korol

Inst # 1996-21352
MY COMMISSION EXPIRES FEBRUARY 17, 2000

07/02/1996-21352
02:25 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 17.00

**Reliance**

RELiance SURETY COMPANY
 UNITED PACIFIC INSURANCE COMPANY
 RELiance INSURANCE COMPANY
 RELiance NATIONAL INDEMNITY COMPANY

4 Penn Center Plaza
 Philadelphia, PA 19103
 (215) 864-4000

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, That the RELIANCE SURETY COMPANY is a corporation organized under the laws of the State of Delaware, and that RELIANCE INSURANCE COMPANY and UNITED PACIFIC INSURANCE COMPANY, are corporations duly organized under the laws of the Commonwealth of Pennsylvania and that RELIANCE NATIONAL INDEMNITY COMPANY is a corporation duly organized under the laws of the State of Wisconsin (herein collectively called "the Companies") and that the Companies by virtue of signature and seals do hereby make, constitute and appoint Richard M. Adams, Thomas J. Adams, Jr., Robert C. Wilkins, William H. Manly, Jr., Barbara W. Harper, Theresa Thrasher, Carl E. Warren and William S. Dodson, Jr. individually of Birmingham, ALABAMA their true and lawful Attorney(s)-in-Fact, to make, execute, seal and deliver for and on their behalf, and as its act and deed, one of the following bonds:

ADMINISTRATOR, EXECUTOR, PERSONAL REPRESENTATIVE, COMMISSIONER, SALE OF REAL ESTATE, CONSERVATOR, COMMITTEE, GUARDIAN, TRUSTEE UNDER WILL, TRUSTEE OR RECEIVER IN BANKRUPTCY or RECEIVER IN STATE COURT in an amount not to exceed \$1,000,000.00.

ANY OTHER BOND OR UNDERTAKING OF SURETYSHIP in an amount not to exceed \$100,000.00.

ANY BOND OR INDEMNITY PROVIDED THAT WRITTEN AUTHORITY FROM AN OFFICER OF RELIANCE INSURANCE COMPANY, UNITED PACIFIC INSURANCE COMPANY, RELIANCE NATIONAL INDEMNITY COMPANY AND/OR RELIANCE SURETY COMPANY SPECIFICALLY AUTHORIZING ITS EXECUTION ACCOMPANIES THIS POWER OF ATTORNEY.

and to bind the Companies thereby as full and to the same extent as if such bonds and undertakings and other writings obligatory in the nature thereof were signed by an Executive Officer of the Companies and sealed and attested by one other of such officers, and hereby ratifies and confirms all that their said Attorney(s)-in-Fact may do in pursuance hereof.

This Power of Attorney is granted under and by authority of Article VII of the By-Laws of RELIANCE SURETY COMPANY, RELIANCE INSURANCE COMPANY, UNITED PACIFIC INSURANCE COMPANY, and RELIANCE NATIONAL INDEMNITY COMPANY which provisions are in full force and effect, reading as follows:

ARTICLE VII - EXECUTION OF BONDS AND UNDERTAKING

1. The Board of Directors, the President, the Chairman of the Board, any Senior Vice President, any Vice President or Assistant Vice President or other officer designated by the Board of Directors shall have power and authority to (a) appoint Attorney(s)-in-Fact and to authorize them to execute on behalf of the Company, bonds and undertakings, recognizances, contracts of indemnity and other writings obligatory in the nature thereof, and (b) to remove any such Attorney(s)-in-Fact at any time and revoke the power and authority given to them.

2. Attorney(s)-in-Fact shall have power and authority, subject to the terms and limitations of the Power of Attorney issued to them, to execute and deliver on behalf of the Company, bonds and undertakings, recognizances, contracts of indemnity and other writings obligatory in the nature thereof. The corporate seal is not necessary for the validity of any bonds and undertakings, recognizances, contracts of indemnity and other writings obligatory in the nature thereof.

3. Attorney(s)-in-Fact shall have power and authority to execute affidavits required to be attached to bonds, recognizances, contracts of indemnity or other conditional or obligatory undertakings and they shall also have power and authority to certify the financial statement of the Company and to copies of the By-Laws of the Company or any article or section thereof.

This Power of Attorney is signed and sealed by facsimile under and by authority of the following resolution adopted by the Executive and Finance Committees of the Boards of Directors of Reliance Insurance Company, United Pacific Insurance Company and Reliance National Indemnity Company by Unanimous Consent dated as of February 28, 1994 and by the Executive and Financial Committee of the Board of Directors of Reliance Surety Company by Unanimous Consent dated as of March 31, 1994.

"Resolved that the signatures of such directors and officers and the seal of the Company may be affixed to any such Power of Attorney or any certificates 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 and any such Power so executed and certified by facsimile signatures and facsimile seal shall be valid and binding upon the Company, in the future with respect to any bond or undertaking to which it is attached."

IN WITNESS WHEREOF, the Companies have caused these presents to be signed and by their corporate seals to be hereto affixed, this 6th day of May, 1994.

STATE OF **Pennsylvania**
 COUNTY OF **Philadelphia**

ss.



Charles B. Schmalz
 Vice President

On this May 6, 1994, before me, Denise L. Fontaine, personally appeared Charles B. Schmalz, who acknowledged himself to be the Executive Vice President of the RELIANCE SURETY COMPANY, and the Vice President of RELIANCE INSURANCE COMPANY, UNITED PACIFIC INSURANCE COMPANY, and RELIANCE NATIONAL INDEMNITY COMPANY and that as such, being authorized to do so, executed the foregoing instrument for the purpose therein contained by signing the name of the corporation by himself as its duly authorized officer.

My Commission Expires:

March 30, 1998

NOTARIAL SEAL
 DENISE L. FONTAINE, Notary Public
 Radnor Twp. Delaware Co.
 My Commission Expires March 30, 1998



Denise L. Fontaine
 Notary Public in and for State of **Pennsylvania**

I, Anita Zippert, Secretary of the RELIANCE INSURANCE COMPANY, UNITED PACIFIC INSURANCE COMPANY, RELIANCE NATIONAL INDEMNITY COMPANY and/or RELIANCE SURETY COMPANY, do hereby certify that the above and foregoing is a true and correct copy of a Power of Attorney executed by RELIANCE INSURANCE COMPANY, UNITED PACIFIC INSURANCE COMPANY, RELIANCE NATIONAL INDEMNITY COMPANY and/or RELIANCE SURETY COMPANY, which is still in full force and effect.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the seal of said Company this 27th day of June 1996



Secretary

Anita Zippert