

Notary Public

KNOW ALL MEN BY THESE PRESENTS:

That JERRI ANNETTE CLOUD of SHELBY COUNTY
 State of ALABAMA hereinafter
 called the Principal, and AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA
 hereinafter called the Surety, a corporation organized under the laws of the State of PENNSYLVANIA
 with its home office in the City of READING State of PENNSYLVANIA are held and firmly bound
 unto THE STATE OF ALABAMA hereinafter called the Obligor, in the sum of Ten Thousand and
NO/00 (\$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 23RD day of SEPTEMBER 19 96

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 9-27-1996 and ending on 9-27-2000

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.

Jeri Annette Cloud
 Principal

AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA

BY: Patsy Parrish

PATSY PARRISH, Attorney-in-Fact

Taken approved and ordered to be recorded, this 27 day of September 19 96
Patricia J. Schmeider Judge of Probate Court Shelby County.

OATH OF OFFICE

THE STATE OF ALABAMA

SHELBY

County. }

Probate Court

I, JERRI ANNETTE CLOUD 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 23 DAY OF Sept 19 96

Sorothy J. Henegar
 NOTARY PUBLIC

Jeri Annette Cloud

09/27/1996-32032
 02:38 PM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 002 MCD 17.00

Inst # 1996-32032

POWER OF ATTORNEY APPOINTING INDIVIDUAL ATTORNEY-IN-FACT

Know All Men By These Presents, That CONTINENTAL CASUALTY COMPANY, an Illinois corporation, NATIONAL FIRE INSURANCE COMPANY OF HARTFORD, a Connecticut corporation, AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA, a Pennsylvania corporation (herein collectively called "the CNA Surety Companies"), are duly organized and existing corporations having their principal offices in the City of Chicago, and State of Illinois, and that they do by virtue of the signature and seals herein affixed hereby make, constitute and appoint Thomas A. Roberts, H. Carlton Rushin, Patsy Parrish, R. C. Britt, B. A. Thompson Jr., Individually

of Birmingham, Alabama

their true and lawful Attorney(s)-in-Fact with full power and authority hereby conferred to sign, seal and execute for and on their behalf bonds, undertakings and other obligatory instruments of similar nature

- In Unlimited Amounts -

and to bind them thereby as fully and to the same extent as if such instruments were signed by a duly authorized officer of their corporations and all the acts of said Attorney, pursuant to the authority hereby given are hereby ratified and confirmed.

This Power of Attorney is made and executed pursuant to and by authority of the By-Laws and Resolutions, printed on the reverse hereof, duly adopted, as indicated, by the Boards of Directors of the corporations.

In Witness Whereof, the CNA Sureties Companies have caused these presents to be signed by their Group Vice President and their corporate seals to be hereto affixed on this 1st day of January, 1996



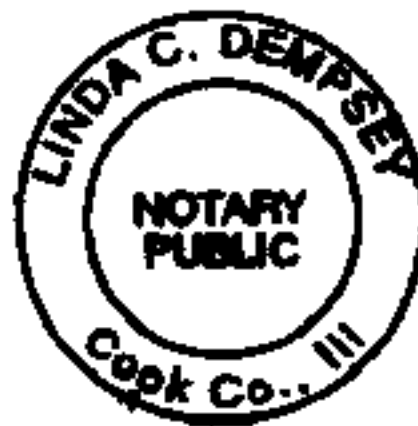
CONTINENTAL CASUALTY COMPANY
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD
AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA

M.C. Vonnahme

Group Vice President

State of Illinois, County of Cook, ss:

On this 1st day of January, 1996, before me personally came M. C. Vonnahme, to me known, who, being by me duly sworn, did depose and say: that he resides in the Village of Darien, State of Illinois; that he is a Group Vice President of CONTINENTAL CASUALTY COMPANY, NATIONAL FIRE INSURANCE COMPANY OF HARTFORD, and AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA described in and which executed the above instrument; that he knows the seals of said corporations; that the seals affixed to the said instrument are such corporate seals; that they were so affixed pursuant to authority given by the Boards of Directors of said corporations and that he signed his name thereto pursuant to like authority, and acknowledges same to be the act and deed of said corporations.



My Commission Expires October 19, 1998

Linda C. Dempsey

Notary Public

CERTIFICATE

I, John M. Littler, Assistant Secretary of CONTINENTAL CASUALTY COMPANY, NATIONAL FIRE INSURANCE COMPANY OF HARTFORD, and AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA do hereby certify that the Power of Attorney herein above set forth is still in force, and further certify that the By-Law and Resolution of the Board of Directors of each corporation printed on the reverse hereof are still in force. In testimony whereof I have hereunto subscribed my name and affixed the seals of the said corporations this 23RD day of SEPTEMBER, 1996.



CONTINENTAL CASUALTY COMPANY
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD
AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA

Inst # 1996-32032

09/27/1996-32032

02:38 PM CERTIFIED

Assistant Secretary

SHELBY COUNTY JUDGE OF PROBATE
002 HCD 17.00