

TRINITY UNIVERSAL INSURANCE

P O Box 655028

Dallas, TX 75265

NOTARY BOND

Bond No. 963174

Know All Men By These Presents:

That We, BETTY JEAN SHINN
4921 CAHABA VALLEY TRACE
BIRMINGHAM, ALABAMA 35205

State of Alabama
All Counties

as Principal, and Trinity Universal Insurance, Dallas, Texas, as Surety are held and firmly bound unto the State of Alabama in the sum of Ten Thousand Dollars (\$10,000), 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.

WHEREAS, the above-named Principal has been duly appointed Notary Public x STATE at LARGE beginning the 23RD day of JANUARY 19 97.

NOW, THEREFORE, the condition of this bond is that if the named principal shall faithfully discharge the duties of the office of Notary Public, then this obligation shall become null and void; otherwise it shall remain in full force and effect.

Signed and sealed this 23RD day of JANUARY, 19 97.

x Betty Shinn Principal
Person appointed Notary Public

By TRINITY UNIVERSAL INSURANCE, Surety
[Signature]

Approved and filed the 30 day of Jan 19 97

Patricia Berger Schneider
Judge of Probate

THE STATE OF ALABAMA

SHELBY County OATH OF OFFICE By _____

I, BETTY JEAN SHINN, 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 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.

x Betty Shinn
Person appointed Notary Public

Subscribed and sworn to before me this 23RD day of JANUARY 19 97
To certify which witness my hand and seal of office.

Maured M. Edwards
Notary Public State of Alabama

Inst # 1997-03047

01/30/1997-03047
09:56 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
17.00
002 HEL

2/27/1997

TRINITY UNIVERSAL INSURANCE COMPANIES

BOND NO. 963174

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

That TRINITY UNIVERSAL INSURANCE COMPANY and SECURITY NATIONAL INSURANCE COMPANY, each a Texas Corporation, and TRINITY UNIVERSAL INSURANCE COMPANY OF KANSAS, INC., a Kansas Corporation, do hereby appoint

**A.J. MCCARN, MILDRED MCCARN EDWARDS AND JACK L. ANDERSON
HOMEWOOD, AL**

its true and lawful Attorney(s)-in-Fact, with full authority to execute on its behalf fidelity and surety bonds, endorsements or amendments thereto, issued in the course of its business, and to bind the respective company, hereby, in amounts or penalties not exceeding the sum of

ONE HUNDRED THOUSAND AND no/100

Dollars 100,000.00

EXCEPT NO AUTHORITY IS GRANTED FOR:

1. Open Penalty bonds.
2. Bonds where Attorney(s)-in-Fact, appear as a party with interest.

IN WITNESS WHEREOF TRINITY UNIVERSAL INSURANCE COMPANY, SECURITY NATIONAL INSURANCE COMPANY and TRINITY UNIVERSAL INSURANCE COMPANY OF KANSAS, INC. have each executed and attested these presents

this 25th day of July, 1995

Judith E. Fagan
JUDITH E. FAGAN, CORP. SECRETARY-SERVICE PRES.

James W. Burkett
JAMES W. BURKETT, PRESIDENT

AUTHORITY FOR POWER OF ATTORNEY

That TRINITY UNIVERSAL INSURANCE COMPANY and SECURITY NATIONAL INSURANCE COMPANY, each a Texas Corporation and TRINITY UNIVERSAL INSURANCE COMPANY OF KANSAS, INC., a Kansas Corporation, in pursuance of authority granted by that certain resolution adopted by their respective Board of Directors on the 1st day of March, 1976 and of which the following is a true, full, and complete copy:

"RESOLVED, That the President, or Vice-President, or any Secretary of each of these Companies be and they are hereby authorized and empowered, to make, execute, and deliver in behalf of these Companies unto such person or persons residing within the United States of America, as they may select, its Power of Attorney constituting and appointing each such person its Attorney-in-Fact, with full power and authority to make, execute and deliver, for it, in its name and in its behalf, as surety, any particular bond or undertaking that may be required in the specified territory, under such limitations and restrictions, both as to nature of such bonds or undertaking and as to limits of liability to be undertaken by these Companies, as said Officers may deem proper, the nature of such bonds or undertakings and the limits of liability to which such Powers of Attorney may be restricted, to be in each instance specified in such Power of Attorney.

RESOLVED, That any and all Attorneys-in-Fact and Officers of the Companies, including Assistant Secretaries, whether or not the Secretary is absent, be and are hereby authorized and empowered to certify or verify copies of the By-Laws of these Companies as well as any resolution of the Directors, having to do with the execution of bonds, recognizances, contracts of indemnity, and all other writing obligatory in the nature thereof, or with regard to the powers of any of the officers of these Companies or of Attorneys-in-Fact.

RESOLVED, That the signature of any of the persons described in the foregoing resolution may be facsimile signatures as fixed or reproduced by any form of typing, printing, stamping or other reproduction of the names of the persons hereinabove authorized."

CERTIFICATION OF POWER ATTORNEY

I, the undersigned, Corp. Secretary of Trinity Universal Insurance Company, Security National Insurance Company and Trinity Universal Insurance Company of Kansas, Inc., do hereby certify that the foregoing and attached power of attorney, **WHICH MUST CONTAIN A VALIDATING STATEMENT PRINTED IN THE MARGIN HEREOF IN RED INK, WITH A RED DIAGONAL IMPRINT — TRINITY UNIVERSAL INSURANCE — PRESENT IN ITS ENTIRETY**, remains in full force and has not been revoked; and furthermore that the resolution of the Board of Directors set forth in this power of attorney is still in full force and effect.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the facsimile seal of each Corporation

this 23RD day of JANUARY, 1997



Judith E. Fagan
JUDITH E. FAGAN, CORP. SECRETARY

NOTE: IF YOU HAVE ANY QUESTIONS REGARDING THE VALIDITY OR WORDING OF THIS POWER OF ATTORNEY CALL 214-360-8502 OR WRITE US AT P.O. BOX 655028, DALLAS, TX 75265-5028.

WARNING
THIS IS NOT A VALID POWER OF ATTORNEY IF THIS STATEMENT DOES NOT APPEAR IN RED INK AND IF THE RED DIAGONAL IMPRINT — TRINITY UNIVERSAL INSURANCE — IS NOT PRESENT IN ITS ENTIRETY.

01/30/1997-03047
09:56 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 NEL

Inst # 1997-03047