

Bond No. 12001801

THE STATE OF ALABAMA,
Jefferson County.

Know All Men By These Presents

That we Wanda N. Kincaid

Liberty Mutual Insurance Company

are held and firmly bound unto the State of Alabama, in the sum of TEN THOUSAND DOLLARS
AND 00/100 - - - - (\$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.

Sealed with our seals, and dated this 6th day of February, 1997

The condition of the above obligation, That whereas the above bound Wanda N. Kincaid

was duly appointed

to the office of Notary Public on the 3rd day of March, 1997; for the
term of 4 years from the 3rd day of March, 1997

In Precinct No. _____ in and for said County.

Now, if the said Wanda N. Kincaid shall faithfully perform and dis-
charge 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.

Wanda N. Kincaid (L.S.)

Wanda N. Kincaid (L.S.)

Liberty Mutual Insurance Company (L.S.)

By: Jean M. Feeney (L.S.)

Jean M. Feeney, Attorney-in-fact

Taken and approved this 3 day of March

Patricia Geyer Schmitt

Judge of Probate.

THE STATE OF ALABAMA,
Jefferson County.

OATH OF OFFICE

I, Wanda N. Kincaid solemnly swear that I will support the consti-
tution 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 13th

day of February 19 97.

Joy B. Gohert
Notary Public.

03/03/1997-06444
10:14 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 17.00

THIS POWER OF ATTORNEY IS NOT VALID UNLESS IT IS PRINTED ON RED BACKGROUND.

313959

This Power of Attorney limits the act of those named herein, and they have no authority to bind the Company except in the manner and to the extent herein stated.

LIBERTY MUTUAL INSURANCE COMPANY
BOSTON, MASSACHUSETTS

POWER OF ATTORNEY

KNOW ALL PERSONS BY THESE PRESENTS: That Liberty Mutual Insurance Company (the "Company"), a Massachusetts mutual insurance company, pursuant to and by authority of the By-law and Authorization hereinafter set forth, does hereby name, constitute and appoint, **KEVIN A. WHITE, MICHAEL J. CUSACK, JEAN M. FEENEY, ROSELLA E. BUSH, ALL OF THE CITY OF BOSTON, STATE OF MASSACHUSETTS**

each individually if there be more than one named, its true and lawful attorney-in-fact to make, execute, seal, acknowledge and deliver, for and on its behalf as surety and as its act and deed, any and all undertakings, bonds, recognizances and other surety obligations in the penal sum not exceeding **SEVENTY-FIVE MILLION** DOLLARS (\$ **75,000,000**) each, and the execution of such bonds or undertakings, in pursuance of these presents, shall be as binding upon the Company as if they had been duly signed by the president and attested by the secretary of the Company in their own proper persons.

That this power is made and executed pursuant to and by authority of the following By-law and Authorization:

ARTICLE XVI - Execution of Contracts: Section 5. Surety Bonds and Undertakings.

Any officer or other official of the company authorized for that purpose in writing by the chairman or the president, and subject to such limitations as the chairman or the president may prescribe, shall appoint such attorneys-in-fact, as may be necessary to act in behalf of the company to make, execute, seal, acknowledge and deliver as surety any and all undertakings, bonds, recognizances and other surety obligations. Such attorneys-in-fact, subject to the limitations set forth in their respective powers of attorney, shall have full power to bind the company by their signature and execution of any such instruments and to attach thereto the seal of the company. When so executed such instruments shall be as binding as if signed by the president and attested by the secretary.

By the following instrument the chairman or the president has authorized the officer or other official named therein to appoint attorneys-in-fact:

Pursuant to Article XVI, Section 5 of the By-laws, Assistant Secretary Garnet W. Elliott is hereby authorized to appoint such attorneys-in-fact as may be necessary to act in behalf of the company to make, execute, seal, acknowledge and deliver as surety any and all undertakings, bonds, recognizances and other surety obligations.

That the By-law and the Authorization above set forth are true copies thereof and are now in full force and effect.

IN WITNESS WHEREOF, this instrument has been subscribed by its authorized officer and the corporate seal of the said Liberty Mutual Insurance Company has been affixed thereto in Plymouth Meeting, Pennsylvania this 9th day of August, 1996.

LIBERTY MUTUAL INSURANCE COMPANY

Inst # 1997-06444

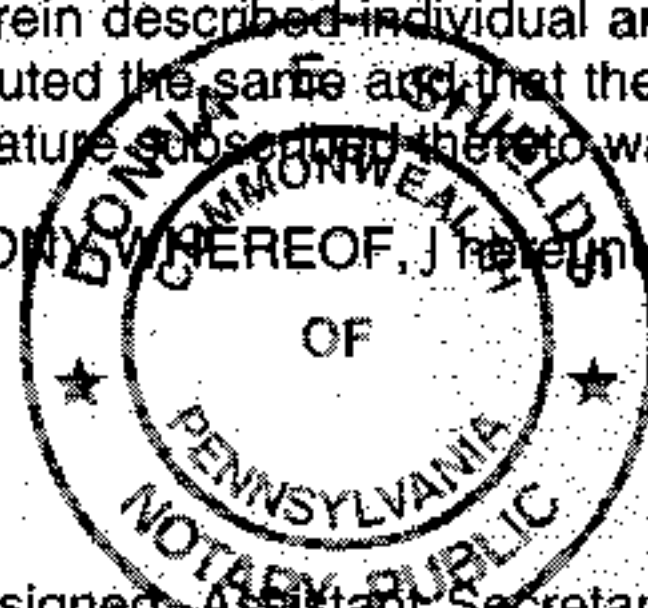
By Garnet W. Elliott
Garnet W. Elliott, Assistant Secretary

COMMONWEALTH OF PENNSYLVANIA ss
COUNTY OF MONTGOMERY
9th August 96

03/03/1997-06444
10:14 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCP 17.00

On this 9th day of August, A.D. 1996, before me, a Notary Public, personally came the individual, known to me to be the therein described individual and officer of Liberty Mutual Insurance Company who executed the preceding instrument, and he acknowledged that he executed the same and that the seal affixed to the said preceding instrument is the corporate seal of said company; and that said corporate seal and his signature subscribed thereto was duly affixed and subscribed to the said instrument by authority and direction of the said company.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affix my official seal at Plymouth Meeting, PA, the day and year first above written.



NOTARIAL SEAL
DONNA E. SHIELDS, Notary Public
City of Philadelphia, Phila. County
My Commission Expires Feb. 2, 1998
CERTIFICATE

Donna E. Shields
Notary Public

I, the undersigned, Assistant Secretary of Liberty Mutual Insurance Company, do hereby certify that the original power of attorney of which the foregoing is a full, true and correct copy, is in full force and effect on the date of this certificate; and I do further certify that the officer who executed the said power of attorney was one of the officers specially authorized by the chairman or the president to appoint any attorney-in-fact as provided in Article XVI, Section 5 of the By-laws of Liberty Mutual Insurance Company.

This certificate may be signed by facsimile under and by authority of the following vote of the board of directors of Liberty Mutual Insurance Company at a meeting duly called and held on the 12th day of March, 1980.

VOTED that the facsimile or mechanically reproduced signature of any assistant secretary of the company wherever appearing upon a certified copy of any power of attorney issued by the company, shall be valid and binding upon the company with the same force and effect as though manually affixed.

IN TESTIMONY WHEREOF, I have hereunto subscribed my name and affixed the corporate seal of the said company, this 6th day of February, 1997.



[Signature]
Assistant Secretary

THIS POWER OF ATTORNEY MAY NOT BE USED TO EXECUTE ANY BOND WITH AN INCEPTION DATE AFTER August 9, 1998.

Not valid for mortgage, note, loan, letter of credit, bank deposit, currency rate, interest rate or residual value guarantees.

To confirm the validity of this Power of Attorney call 1-610-832-8240 between 9:00 am and 4:30 pm EST on any business day.