

NOTARY PUBLIC BOND

Bond No. 97JR510

THE STATE OF ALABAMA
COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, that we, JOSEPH T. RITCHEY
314 STAR TREK PELHAM, ALABAMA 35124, as Principal, and Hartford Fire
Insurance Company, Hartford, Connecticut, as Surety, are held and firmly bound unto the State of
Alabama in the sum of Ten Thousand Dollars and No Cents (\$10,000.00) 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 appointed Notary Public, State at Large
beginning the 10th day of May, 1997 for the term of four years from the
date of the notary commission in Precinct No. in and for said County.

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 10TH day of MAY, 19 97.


Person appointed Notary Public

LAWRENCE DONALD SOUTHERLAND
SOUTHERLAND BONDING & INSURANCE
P. O. BOX 36546
BIRMINGHAM, ALABAMA 35236
(205) 987-8608

Hartford Fire Insurance Company
By: 
Attorney-in-Fact
LAWRENCE DONALD SOUTHERLAND

Approved and filed this 13th day of May, 19 97.


Judge of Probate

THE STATE OF ALABAMA
COUNTY OF SHELBY

OATH OF OFFICE

I, JOSEPH T. RITCHEY, do solemnly swear (affirm), 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.


Person appointed Notary Public

Subscribed and sworn to before me this 12 day of May, 19 97.
To certify which witness my hand and seal of office.


Notary Public, State of Alabama

05/13/1997-14581
03:06 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 17.00

HARTFORD FIRE INSURANCE COMPANY

Hartford, Connecticut

POWER OF ATTORNEY

Know all men by these Presents, That the HARTFORD FIRE INSURANCE COMPANY, a corporation duly organized under the laws of the State of Connecticut, and having its principal office in the City of Hartford, County of Hartford, State of Connecticut, does hereby make, constitute and appoint

LAWRENCE DONALD SOUTHERLAND of BIRMINGHAM, ALABAMA

its true and lawful Attorney(s)-in-Fact, with full power and authority to each of said Attorney(s)-in-Fact, in their separate capacity if more than one is named above, to sign, execute and acknowledge any and all bonds and undertakings and other writings obligatory in the nature thereof on behalf of the Company in its business of guaranteeing the fidelity of persons holding places of public or private trust; guaranteeing the performance of contracts other than insurance policies; guaranteeing the performance of insurance contracts where surety bonds are accepted by states and municipalities, and executing or guaranteeing bonds and undertakings required or permitted in all actions or proceedings or by law allowed, *in penalties not exceeding the sum of:-----*
FIVE HUNDRED THOUSAND DOLLARS (\$500,000.00) each, -----
and to bind the HARTFORD FIRE INSURANCE COMPANY thereby as fully 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 HARTFORD FIRE INSURANCE COMPANY and sealed and attested by one other of such Officers, and hereby ratifies and confirms all that its said Attorney(s)-in-Fact may do in pursuance hereof.

This power of attorney is granted by and under authority of the following provisions:

(1) By-Laws adopted by the Stockholders of the HARTFORD FIRE INSURANCE COMPANY at a meeting duly called and held on the 9th day of March, 1971.

ARTICLE IV

SECTION 8. The President or any Vice-President, acting with any Secretary or Assistant Secretary, shall have power and authority to appoint, for purposes only of executing and attesting bonds and undertakings and other writings obligatory in the nature thereof, one or more Resident Vice Presidents, Resident Assistant Secretaries and Attorneys-in-Fact and at any time to remove any such Resident Vice-President, Resident Assistant Secretary, or Attorney-in-Fact, and revoke the power and authority given to him.

SECTION 11. Attorneys-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 and to attach the seal of the Company thereto any and all bonds and undertakings, and other writings obligatory in the nature thereof, and any such instrument executed by any such Attorney-in-Fact shall be as binding upon the Company as if signed by an Executive Officer and sealed and attested by one other of such Officers.

This power of attorney is signed and sealed by facsimile under and by the authority of the following Resolution adopted by the Directors of the HARTFORD FIRE INSURANCE COMPANY at a meeting duly called and held on the 12th day of February, 1993.

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 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 HARTFORD FIRE INSURANCE COMPANY has caused these presents to be signed by its Vice-President, and its corporate seal to be hereto affixed, duly attested by its Secretary, this 1st day of May, 1995.

Attest:

HARTFORD FIRE INSURANCE COMPANY

Richard R. Hermanson
Richard R. Hermanson
Secretary



Paul L. Marabella
Paul L. Marabella
Vice-President

STATE OF CONNECTICUT } ss.
COUNTY OF HARTFORD }

On this 1st day of May, A.D. 1995, before me personally came Paul L. Marabella, to me known, who being by me duly sworn, did depose and say: that he resides in the County of Hartford, State of Connecticut; that he is the Vice-President of the HARTFORD FIRE INSURANCE COMPANY, 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.

STATE OF CONNECTICUT } ss.
COUNTY OF HARTFORD }



Jean H. Wozniak
Jean H. Wozniak
Notary Public
My Commission Expires June 30, 1998

CERTIFICATE

I, the undersigned, Secretary of the HARTFORD FIRE INSURANCE COMPANY, a Connecticut 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 Resolutions of the Board of Directors, set forth in the Power of Attorney, are now in force.

Signed and sealed at the City of Hartford.



Inst. Dated the 1997-10-24 day of MAY 19 97
05/13/1997-1481
03:06 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 17.00
Robert L. Post
Robert L. Post
Secretary