

UNITED PACIFIC INSURANCE COMPANY

NOTARY PUBLIC BOND
THE STATE OF ALABAMA

Bond No 6867994
Shelby COUNTY

KNOW ALL MEN BY THESE PRESENTS, That we, Glenda E. Palmer
Principal, and UNITED PACIFIC INSURANCE COMPANY of Philadelphia, Pennsylvania, as Surety, are
held and firmly bound unto the State of Alabama in the sum of Ten Thousand and no/100 Dollars
(\$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.

Sealed with our seals and dated this 08th day of January, 1998.

THE CONDITION OF THE ABOVE OBLIGATION IS SUCH, That whereas, the above bound Glenda E. Palmer
was duly appointed to the office of Notary Public on
the 9th day of February, 1998 in and for said County.

NOW IF THE SAID Glenda E. Palmer shall faithfully perform and
discharge all the duties of said office during his/her continuance therein, then the above obligation to be
void; otherwise to remain in full force and effect.

Approved and ordered of Record this
9th day of February,
1998

Patricia Geyer Schmider
Judge of Probate Court

By: X GLEND E PALMER
(Principal)
UNITED PACIFIC INSURANCE COMPANY
By: Renee A. Folkerts
Attorney-in-Fact
Renee A. Folkerts

OATH OF OFFICE

I, Glenda E. Palmer, 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 remain 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.

Subscribed and sworn to before me this 29 day of Jan, 1998.

X Filed in the office of the Judge of Probate Court,
this 9th day of February, 1998.
Patricia Geyer Schmider
Judge of Probate Court

By: X Glenda E. Palmer
Principal
Alfred W. Ward
Notary Public

Recorded in Official Bond Record , Page

COUNTERSIGNATURE:

BY: Ben Thompson
Ben Thompson, AL Resident Agent

02/10/1998-04474
08:02 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 MCD 17.00

Inst # 1998-04474

NOTARY ACKNOWLEDGEMENT

FOR SURETY

State of Missouri

City of St. Louis
County

On the 08th day of January 19 98 before
me personally appeared Renee A. Folkerts
to me known, who being by me duly sworn, did depose and say the he/she is an
attorney in fact for United Pacific Insurance Company
and that he/she did execute the bond attached
hereto and that he/she acknowledged to me that he/she executed the same as and
for the act and deed of said firm.

Sandra L. Ham



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

3 Parkway
Philadelphia, PA 191 02
(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 Renee A. Folkerts and Sandra L. Ham individually of St. Louis, Missouri 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 08 day of January, 1998



2/10/1998-04474
02 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 MCD 17.00

Anita Zippert
Secretary