

BOND NO.: 64S101130377BCM

STATE OF ALABAMA
COUNTY OF Shelby

KNOW ALL MEN: That we Mary Lou Eller, as Principal, and
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA, as Surety, acknowledge ourselves firmly
bound unto the State of Alabama, in the sum of TEN THOUSAND AND NO/100 (\$10,000.00) DOLLARS, to be
paid to the said State, for the payment of which well and truly to be made, we bind ourselves, our heirs, executors,
and administrators, firmly by these presents.

Sealed with our seals, and dated the 15th day of December, 19 97.

THE CONDITION OF THE ABOVE OBLIGATION IS SUCH, that if the named Principal, who has been
appointed Notary Public in the said County of the State of Alabama shall faithfully perform the duties of the office
of the Notary Public, then this obligation shall become null and void; otherwise it shall remain in full force and
effect.

EFFECTIVE THIS 15th DAY OF December, 19 97.

Mary Lou Eller
Principal
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA

BY: [Signature]
Stephen E. Harville, CPCU Attorney-in-Fact

APPROVED and FILED the 17 day of February, 19 98.

County Judge

STATE OF ALABAMA
COUNTY OF Shelby

Oath of Office

I, the undersigned, do solemnly swear (or affirm), that I will faithfully execute the duties of the office of the Notary
Public of the State of Alabama, and will to the best of my ability preserve, protect, and defend the Constitution
and laws of the United States and of this State; and I furthermore solemnly swear (or affirm), that I have not
directly nor indirectly paid, offered, or promised to pay, contribute, nor promised to contribute any money, or
valuable thing, or promise any public office or employment, as a reward to secure my appointment or the
confirmation thereof. So help me God.

X. Mary Lou Eller
Notary Public
Subscribed and sworn to before me this 17 day of February, 19 98.

Melba G. Smith - notary expires 7-31-2001
County Court Clerk

02/17/1998-05229
10:54 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 MEL 17.00

Inst # 1998-05229

TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA
Hartford, Connecticut 06183-9062

POWER OF ATTORNEY AND CERTIFICATE OF AUTHORITY OF ATTORNEY(S)-IN-FACT

KNOW ALL MEN BY THESE PRESENTS, THAT TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA, 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, hath made, constituted and appointed, and does by these presents make, constitute and appoint Irene S. Harville, Jay E. Harville, Stephen Edward Harville * *

of, Kingsport, TN, its true and lawful Attorney(s)-in-Fact, with full power and authority hereby conferred to sign, execute and acknowledge, at any place within the United States, or, if the following line be filled in, within the area there designated
the following instrument(s):

by his/her sole signature and act, any and all bonds, recognizances, contracts of indemnity, and other writings obligatory in the nature of a bond, recognizance, or conditional undertaking and any and all consents incident thereto

and to bind TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA, thereby as fully and to the same extent as if the same were signed by the duly authorized officers of TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA, and all the acts of said Attorney(s)-in-Fact, pursuant to the authority herein given, are hereby ratified and confirmed.

This appointment is made under and by authority of the following Standing Resolutions of said Company, which Resolutions are now in full force and effect:

VOTED: That each of the following officers: Chairman, Vice Chairman, President, Any Executive Vice President, Any Group Executive, Any Senior Vice President, Any Vice President, Any Assistant Vice President, Any Secretary, Any Assistant Secretary, may from time to time appoint Resident Vice Presidents, Resident Assistant Secretaries, Attorneys-in-Fact, and Agents to act for and on behalf of the Company and may give any such appointee such authority as his certificate of authority may prescribe to sign with the Company's name and seal with the Company's seal bonds, recognizances, contracts of indemnity, and other writings obligatory in the nature of a bond, recognizance, or conditional undertaking, and any of said officers or the Board of Directors may at any time remove any such appointee and revoke the power and authority given him or her.

VOTED: That any bond, recognizance, contract of indemnity, or writing obligatory in the nature of a bond, recognizance, or conditional undertaking shall be valid and binding upon the Company when (a) signed by the Chairman, the Vice Chairman, the President, an Executive Vice President, a Group Executive, a Senior Vice President, a Vice President, an Assistant Vice President or by a Resident Vice President, pursuant to the power prescribed in the certificate of authority of such Resident Vice President, and duly attested and sealed with the Company's seal by a Secretary or Assistant Secretary or by a Resident Assistant Secretary, pursuant to the power prescribed in the certificate of authority of such Resident Assistant Secretary; or (b) duly executed (under seal, if required) by one or more Attorneys-in-Fact pursuant to the power prescribed in his or their certificate or certificates of authority.

This Power of Attorney and Certificate of Authority is signed and sealed by facsimile under and by authority of the following Standing Resolution voted by the Board of Directors of TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA, which Resolution is now in full force and effect:

VOTED: That the signature of each of the following officers: Chairman, Vice Chairman, President, Any Executive Vice President, Any Group Executive, Any Senior Vice President, Any Vice President, Any Assistant Vice President, Any Secretary, Any Assistant Secretary, and the seal of the Company may be affixed by facsimile to any power of attorney or to any certificate relating thereto appointing Resident Vice Presidents, Resident Assistant Secretaries or Attorneys-in-Fact for purposes only of executing and attesting bonds and undertakings and other writings obligatory in the nature thereof, and any such power of attorney or certificate bearing such facsimile signature or facsimile seal shall be valid and binding upon the Company and any such power so executed and certified by such facsimile signature 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.

(over)

IN WITNESS WHEREOF, TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA has caused this instrument to be signed by its Senior Vice President, and its corporate seal to be hereto affixed this 1st day of July, 1997.

STATE OF CONNECTICUT

} ss. Hartford

COUNTY OF HARTFORD



TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA

By 
George W. Thompson
Senior Vice President

On this 1st day of July, 1997, before me personally came GEORGE W. THOMPSON to me known, who, being by me duly sworn, did depose and say: that he/she is Senior Vice President of TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA, the corporation described in and which executed the above instrument; that he/she knows the seal of said corporation; that the seal affixed to the said instrument is such corporate seal; and that he/she executed the said instrument on behalf of the corporation by authority of his/her office under the Standing Resolutions thereof.



Marie C Tetreault

My commission expires June 30, 2001 Notary Public
Marie C. Tetreault

CERTIFICATE

I, the undersigned, Assistant Secretary of TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA, a stock corporation of the State of Connecticut, DO HEREBY CERTIFY that the foregoing and attached Power of Attorney and Certificate of Authority remains in full force and has not been revoked; and furthermore, that the Standing Resolutions of the Board of Directors, as set forth in the Certificate of Authority, are now in force.

Signed and Sealed at the Home Office of the Company, in the City of Hartford, State of Connecticut. Dated this 15th day of December, 1997



By: 
Rose Gonsoulin
Assistant Secretary

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