

The State of Alabama,
Montgomery County

Know All Men By These Presents

THAT WE, Kim Everett, as Principal, and

NATIONAL GUARANTY INSURANCE COMPANY OF VERMONT

7 Burlington Square, 6th Floor, P.O. Box 530, Burlington, VT 05402-0530

are held and firmly bound unto the State of Alabama in the sum of Ten Thousand and 00/100
-----\$10,000.00----- Dollars, for the payment of which well and

to be made and done, we bind ourselves, our heirs, executors, administrators, and assigns, firmly by this presents.

Sealed with our seals, and dated this 1st day of April, A. D. 19 98

THE CONDITION OF THE ABOVE OBLIGATION IS SUCH, That whereas, the above bound Kim Everett was, on the 1st day of April, A. D. 19 98 appointed Notary Public in Precinct No. _____ in and for said County

Now if the said Kim Everett shall faithfully discharge the duties of such office during the time he continues therein, or discharges any of the duties thereof, then the above obligation to be void, otherwise to remain in full force and effect.

Approved and ordered of Record this 2

day of April, A.D. 19 98

Judge of Probate Court, Montgomery County, Shelby

NATIONAL GUARANTY INSURANCE COMPANY OF VERMONT

(L. S.)

Susan D. Precourt (L.S.)
Susan D. Precourt, Attorney-in-Fact

(L.S.)

OATH OF OFFICE

THE STATE OF ALABAMA
MONTGOMERY COUNTY

PROBATE COURT

I, Kim Everett 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 19th

day of March, 19 98

Susan A. White

NOTARY PUBLIC STATE OF ALABAMA, AT LARGE
MY COMMISSION EXPIRES: Jan. 9, 2002
~~BONDED THRU NOTARY PUBLIC UNDERWRITERS~~

Kim Everett, Notary Public Applicant

NOTARY PUBLIC, STATE AT LARGE

Filed in the office of the Judge of Probate Court, this 2 day of April, 19 98

Patricia Joyce Schmitt
Judge of Probate Court, Montgomery County, Shelby

Recorded in Official Bond Record _____ Page _____

POWER OF ATTORNEY

Know all Men by These Presents that the National Guaranty Insurance Company of Vermont, 7 Burlington Square, 6th Floor, Burlington, Vermont Corporation (the "Corporation"), has constituted and appointed and does hereby constitute and appoint Mary M. Bissonette, Julie S. Boucher, Susan D. Precourt and Marcy Waterfall of Burlington, Vermont each its true and lawful Attorney-in-Fact to execute under such designation in its name and to affix its corporate seal to deliver for and on its behalf as surety thereon or otherwise, bonds of any of the following classes, to wit:

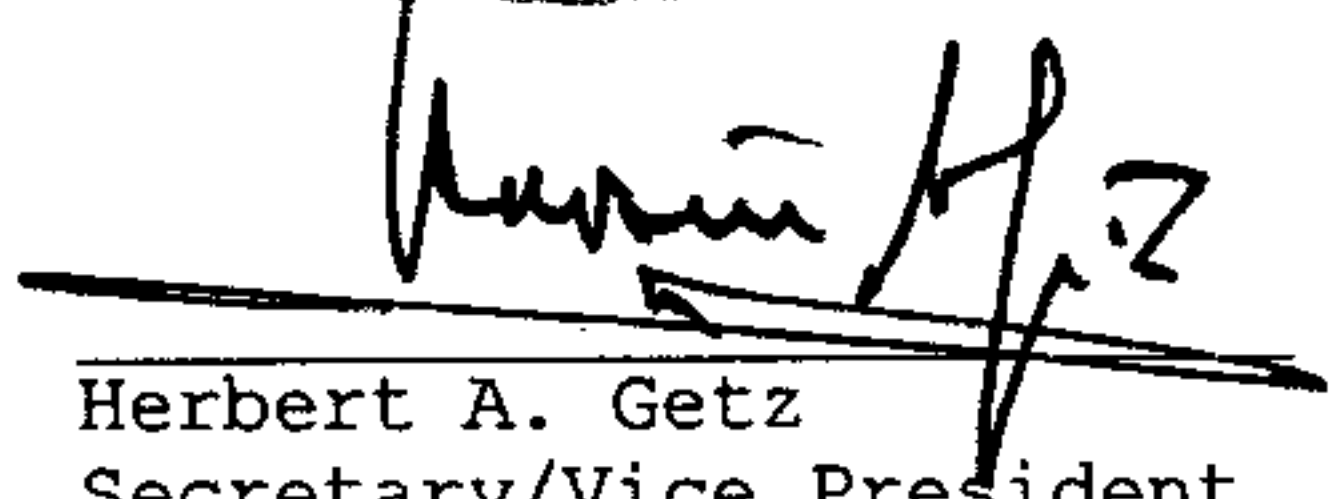
1. Surety bonds to the United States of America or any agency thereof, including lease and miscellaneous surety bonds required or permitted under the laws, ordinances or regulations of any State, City, Town, Village, Board or any other body or organization, public or private.
2. Bonds on behalf of contractors in connection with bids, proposals or contracts.

The foregoing powers granted by the Corporation shall be subject to and conditional upon the written direction of any officer (or any designee of any such officer) to execute and deliver any such bonds.

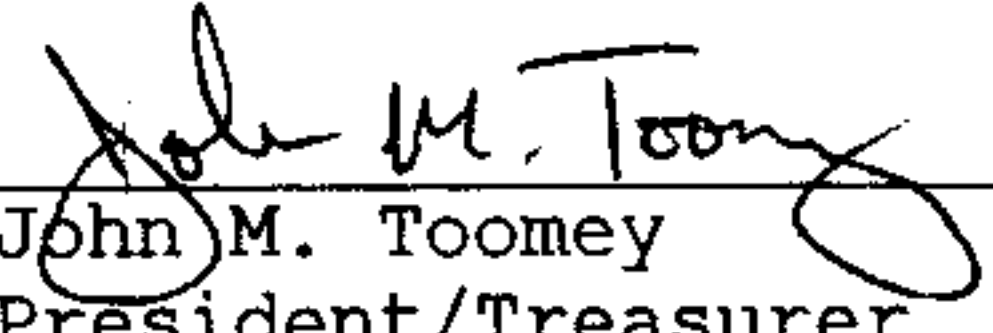
The signatures and attestations of such Attorneys-in-fact and the seal of the Corporation may be affixed to any such bond or to any certificate relating thereto by facsimile, and any such bond or certificate bearing such facsimile signatures or facsimile seal shall be valid and binding upon the Corporation when so affixed.

IN WITNESS WHEREOF, the Corporation has caused these presents to be signed by its Secretary/Vice President and its President/Treasurer, and its corporate seal to be hereto affixed this 16 day of March, 1998.

Witness:


Herbert A. Getz
Secretary/Vice President

NATIONAL GUARANTY INSURANCE COMPANY
OF VERMONT


John M. Toomey
President/Treasurer

04/03/1998-11978
01:53 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
D02 SNA 17.00

Inst # 1998-11978