



CHUBB GROUP OF INSURANCE COMPANIES

700 Route 202-206 North, P.O. Box 6952, Bridgewater, NJ 08807-6952

Bond No. 8149-30-24

Inst # 1998-16110

STATE OF ALABAMA

BOND OF NOTARY PUBLIC
STATE - AT - LARGE

Shelby COUNTY

KNOW ALL MEN BY THESE PRESENTS, That we, Alan R. Comer, as Principal and VIGILANT INSURANCE COMPANY, as Surety are held and firmly bound unto the State of Alabama in the sum of Ten Thousand and 00/100 (\$10,000.) 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.

THE CONDITION OF THE ABOVE OBLIGATION IS SUCH, That whereas, the above bound principal was, on the 4 day of May, A.D. 1998 appointed Notary Public, State at Large to hold office during the term of four years from the date of the notary commission

NOW IF THE SAID PRINCIPAL shall faithfully perform and discharge all the duties of said office during the time he/she continues therein then the above obligation to be void, otherwise to remain in full force and effect.

Approved and ordered of

Record this 4 day of May, A.D., 1998

of May 4 1998

Patricia Geyer Schmitt

Judge of Probate

COURT: Probate

COUNTY: Shelby

Sealed with our seals and dated this 20 day of March, 1998.

PRINCIPAL

VIGILANT INSURANCE COMPANY

BY: *Alan R. Comer*
(Legal signature of applicant)

Alan R. Comer

BY: *Helen S. Brown*
Helen S. Brown, Attorney-in-Fact

05/04/1998-16110
02:02 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
004 MCD 17.00

POWER OF ATTORNEY
VIGILANT INSURANCE COMPANY
ATTN: SURETY DEPARTMENT
15 Mountain View Road, Warren, NJ 07059
Telephone: (908) 903-2000
Fax No.: (908) 903-3656

Know all Men by these Presents, That **VIGILANT INSURANCE COMPANY**, a New York Corporation, has constituted and appointed, and does hereby constitute and appoint Michael C. Bischoff, Helen S. Brown, Christopher Celentano, Michael A. Chang, Joseph L. Coty, Michael C. Fleming, Carrieann S. Mosca, Sandra J. Sanchez, Carrie-Ann Sibilila and Kevin M. Waldron of Bridgewater, New Jersey-----

each its true and lawful Attorney-in-Fact to execute under such designation in its name and to affix its corporate seal to and deliver for and on its behalf as surety thereon or otherwise, bonds or obligations given or executed in the course of its business, and any instruments amending or altering the same, and consents to the modification or alteration of any instruments referred to in said bonds or obligations.

In Witness Whereof, the said **VIGILANT INSURANCE COMPANY** has, pursuant to its By-Laws, caused these presents to be signed by its Vice President and Assistant Secretary and its corporate seal to be hereto affixed this 28th day of August 19 97



Kenneth C. Wendel
Kenneth C. Wendel
Assistant Secretary

VIGILANT INSURANCE COMPANY

By Gerardo G. Mauriz
Gerardo G. Mauriz
Vice President

STATE OF NEW JERSEY
County of Somerset }

ss:

On this 28th day of August 19 97, before me personally came Kenneth C. Wendel to me known and by me known to be Assistant Secretary of **VIGILANT INSURANCE COMPANY**, the corporation described in and which executed the foregoing Power of Attorney, and the said Kenneth C. Wendel being by me duly sworn, did depose and say that he is Assistant Secretary of **VIGILANT INSURANCE COMPANY** and knows the corporate seal thereof; that the seal affixed to the foregoing Power of Attorney is such corporate seal and was thereto affixed by authority of the By-Laws of said Company, and that he signed said Power of Attorney as Assistant Secretary of said Company by like authority; and that he is acquainted with Gerardo G. Mauriz and knows him to be the Vice President of said Company, and that the signature of said Gerardo G. Mauriz subscribed to said Power of Attorney is in the genuine handwriting of said Gerardo G. Mauriz and was thereto subscribed by authority of said By-Laws and in deponent's presence.

Notarial Seal



Acknowledged and Sworn to before me
on the date above written.

Theresa B. Cichowski
Notary Public

Theresa B. Cichowski
Notary Public, State of New Jersey
No. 0014101
Commission Expires July 27, 2001

NOTARIAL ACKNOWLEDGEMENT

STATE OF NEW JERSEY
County of Somerset }

ss:

On this 20th day of March 19 98, before me personally came Helen S. Brown

to me known, who, being by me duly sworn, did depose and say that he is an Attorney-in-Fact of **VIGILANT INSURANCE COMPANY**, the Corporation described in and which executed the annexed instrument; that he knows the corporate seal; that it was so affixed by order and authority of the Board of Directors of said corporation, and that he signed his name thereto by like order and authority.

SANDRA J. SANCHEZ
Notary Public, State of New Jersey
No. 2179056
Commission Expires June 20, 2000

Sworn to and Acknowledged
before me on the date above written.

Sandra J. Sanchez
(Notary's Signature, Description and Seal)

IN THE EVENT YOU WISH TO NOTIFY US OF A CLAIM, VERIFY THE AUTHENTICITY OF THIS BOND OR NOTIFY US OF ANY OTHER MATTER, PLEASE WRITE TO US AT THE ADDRESS LISTED ABOVE.

OVER

CERTIFICATION

STATE OF NEW JERSEY
County of Somerset

ss.

I, the undersigned, Assistant Secretary of **VIGILANT INSURANCE COMPANY**, do hereby certify that the following is a true excerpt from the By-Laws of the said Company as adopted by its Board of Directors and that this By-Law is in full force and effect.

***ARTICLE XVIII**

Section 2. All bonds, undertakings, contracts and other instruments other than as above for and on behalf of the Company which it is authorized by law or its charter to execute, may and shall be executed in the name and on behalf of the Company either by the Chairman or the Vice Chairman or the President or a Vice President, jointly with the Secretary or an Assistant Secretary, under their respective designations, except that any one or more officers or attorneys-in-fact designated in any resolution of the Board of Directors or the Executive Committee, or in any power of attorney executed as provided for in Section 3 below, may execute any such bond, undertaking or other obligation as provided in such resolution or power of attorney.

Section 3. All powers of attorney for and on behalf of the Company may and shall be executed in the name and on behalf of the Company, either by the Chairman or the Vice Chairman or the President or a Vice President or an Assistant Vice President, jointly with the Secretary or an Assistant Secretary, under their respective designations. The signature of such officers may be engraved, printed or lithographed. The signature of each of the following officers: Chairman, Vice Chairman, 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 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 with respect to any bond or undertaking to which it is attached."

I further certify that said **VIGILANT INSURANCE COMPANY** is duly licensed to transact fidelity and surety business in each of the States of the United States of America, District of Columbia, Puerto Rico, and each of the Provinces of Canada with the exception of Prince Edward Island; and is also duly licensed to become sole surety on bonds, undertakings, etc., permitted or required by law.

I, the undersigned Assistant Secretary of **VIGILANT INSURANCE COMPANY**, do hereby certify that the foregoing Power of Attorney is in full force and effect.

Given under my hand and the seal of said Company at Warren, N.J., this 20th day of March, 19 98



Pamela K. O'Connor
Assistant Secretary

VIGILANT INSURANCE COMPANY
STATEMENT OF ASSETS, LIABILITIES AND SURPLUS TO POLICYHOLDERS

Statutory Basis
DECEMBER 31, 1996
(in thousands of dollars)

ASSETS		LIABILITIES AND SURPLUS TO POLICYHOLDERS	
Cash	\$ 3,973	Outstanding Losses and Loss Expenses	\$ 897,318
United States Government and Federal Agency Guaranteed Bonds	69,065	Unearned Premiums	329,012
State and Municipal Bonds	1,052,807	Provision for Reinsurance	4,224
Other Bonds	430,085	Other Liabilities	<u>55,722</u>
Stocks	72,121	TOTAL LIABILITIES	<u>1,286,276</u>
Short Term Investments	<u>2,096</u>		
TOTAL INVESTMENTS	1,630,147		
Investments in Affiliates	33,763	Capital Stock	4,000
Net Premiums Receivable	83,481	Paid-In Surplus	25,669
Other Assets	<u>64,639</u>	Unassigned Funds	458,817
		Unrealized Appreciation of Investments	<u>37,268</u>
		SURPLUS TO POLICYHOLDERS	<u>525,754</u>
TOTAL ADMITTED ASSETS	<u>\$1,812,030</u>	TOTAL LIABILITIES AND SURPLUS TO POLICYHOLDERS	<u>\$1,812,030</u>

Investments are valued in accordance with requirements of the National Association of Insurance Commissioners.
Investments valued at \$7,205 are deposited with government authorities as required by law.

THE STATE OF ALABAMA

Shelby

County Probate Court

I, Alan R. Comer 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 20th day April of 1998.

Bob Sak
Notary Public

Alan R. Comer
(Legal signature of applicant)

My Commission Expires MY COMMISSION EXPIRES SEPT. 14, 1999

For Official Use Only

Filed in the office of the Judge of Probate Court, this 4 day of May 19 98

Judge of Probate

Court

Shelby County

Recorded in Official Bond Record

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