

UNITED PACIFIC INSURANCE COMPANY

NOTARY PUBLIC BOND
THE STATE OF ALABAMA

Bond No. U 800 00 35-1176
Shelby COUNTY - STATE AT LARGE

KNOW ALL MEN BY THESE PRESENTS, That we, Jane M. Phillips 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 16th day of June, 1998.

THE CONDITION OF THE ABOVE OBLIGATION IS SUCH, That whereas, the above bound Jane M. Phillips was duly appointed to the office of Notary Public on the 15th day of July, 1998 in and for said County.

NOW IF THE SAID Jane M. Phillips 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

15th day of July, 1998.

Patricia Geyer Zuhmiller

Judge of Probate Court

Jane M. Phillips

By: Jane M. Phillips

UNITED PACIFIC INSURANCE COMPANY

By: Sandy Benson
Sandy Benson, Attorney-in-Fact

OATH OF OFFICE

I, Jane M. Phillips, 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 16 day of June, 1998.

Jane M. Phillips

By: Jane M. Phillips
Principal

Filed in the office of the Judge of Probate Court,
this 15 day of July, 1998.

Patricia Geyer Zuhmiller

Judge of Probate Court

Thomas S. Dator
Notary Public

Recorded in Official Bond Record _____, Page _____

(4-98#21)

07/15/1998-26890
01:33 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 HCD 17.00

Inst # 1998-26890

RELIANCE SURETY COMPANY

RELIANCE INSURANCE COMPANY

UNITED PACIFIC INSURANCE COMPANY

RELIANCE NATIONAL INDEMNITY COMPANY

ADMINISTRATIVE OFFICE, PHILADELPHIA, PENNSYLVANIA

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that RELIANCE SURETY COMPANY is a corporation duly 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 John H. Earl, Bruce E. Barthon, Ellen Grant, Dianne Gates, Christine Polhemus, Carolyn F. Wheeler, Sandy Benson, Todd Buechter, Bridget Gonzalez, Elizabeth Buchanan, of Atlanta, Georgia their true and lawful Attorney(s)-in-Fact, to make, execute, seal and deliver for and on their behalf, and as their act and deed any and all bonds and undertakings of suretyship and to bind the Companies 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 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 the 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 now in full force and effect, reading as follows:

ARTICLE VII - EXECUTION OF BONDS AND UNDERTAKINGS

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 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 their corporate seals to be hereto affixed, this February 26, 1998.



RELIANCE SURETY COMPANY
RELIANCE INSURANCE COMPANY
UNITED PACIFIC INSURANCE COMPANY
RELIANCE NATIONAL INDEMNITY COMPANY

David T. Akers

STATE OF Pennsylvania
COUNTY OF Philadelphia

ss.

On this, February 26, 1998, before me, Valencia Wortham, personally appeared David T. Akers, who acknowledged himself to be the Senior 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.

In witness whereof, I hereunto set my hand and official seal.

Notarial Seal
Valencia Wortham, Notary Public
Philadelphia, Philadelphia County
My Commission Expires Nov. 18, 2000



Valencia Wortham
Notary Public in and for the State of Pennsylvania
Residing at Philadelphia

I, Anita Zippert, Secretary of RELIANCE SURETY COMPANY, RELIANCE INSURANCE COMPANY, UNITED PACIFIC INSURANCE COMPANY, and RELIANCE NATIONAL INDEMNITY COMPANY do hereby certify that the above and foregoing is a true and correct copy of the Power of Attorney executed by said Companies, which is still in full force and effect.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the seals of said Companies this 16th day of June 1998

1998-26890

Anita Zippert

Secretary



07/15/1998-26890
01:33 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
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