OFFICIAL BOND

[redacted]

BOND NO. S18 61 17

THE STATE OF ALABAMA, Jefferson County } Know All Men By These Presents

That we Rose Mary Chambers as Principal & AMERICAN LIBERTY INSURANCE COMPANY, as Surety are held and firmly bound unto the State of Alabama, in the sum of Ten Thousand and No/100 ($10,000.00) 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, and we hereby waive our right to claim personal property exempt under the laws of Alabama.

Sealed with our seals, and dated this 13th day of July, 19 98

The conditon of the above obligation, That whereas the above bound Rose Mary Chambers was duly appointed to the office of Notary Public on the 13th day of July, 1998 ; for the term of 4 years from the 13th day of July, 1998 in Precinct No. _____ in and for said County.

Now, if the said Rose Mary Chambers shall faithfully perform and discharge all the duties of said office during his continuance therein then the above obligation to be void, otherwise to remain in full force and effect.

Rose Mary Chambers (L.S.)

_____ (L.S.)

AMERICAN LIBERTY INSURANCE COMPANY (L.S.)

BY _____ (L.S.)
Attorney-in-Fact

_____
Authorized Resident Agent
CENTER INSURANCE SERVICES, INC.

Taken and approved this 25 day of August, 19 98

_____
Judge of Probate

THE STATE OF ALABAMA, JEFFERSON County } OATH OF OFFICE

08/26/1998-33219
08:20 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRH 17.00

I, Rose Mary Chambers solemnly swear that I will support the constitution of the United States, and the constitution of the State of Alabama, so long as I continue a citizen thereof; and that I will faithfully and honestly 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 13 day of August, 1998.

_____
Notary Public

_____

Form 7030 First Reprint

1998-33219

POWER OF ATTORNEY

AMERICAN LIBERTY INSURANCE COMPANY
Surety Administrative Offices
P.O. Box 712
Des Moines, Iowa 50303

KNOW ALL MEN BY THESE PRESENTS, that American Liberty Insurance Company, a Corporation duly organized and existing under the laws of the State of Alabama, hath made, constituted and appointed and does by these presents make, constitute and appoint:

M. A. Massey, D.V. Skelton — Birmingham, AL
D.L. Hixenbaugh, K.E. Kingery — Des Moines, IA

its true and lawful Attorney(s)-In-Fact, with full power and authority hereby conferred in its named, place and stead, to execute, acknowledge and deliver any and all bonds, recognizances, contracts of indemnity and other conditional or obligatory undertakings:

Any and All Bonds

and to bind the Corporation thereby as fully and to the same extent as if such bonds were signed by the President, sealed with the common seal of the Corporation and duly attested by its Secretary, hereby ratifying and confirming all that the said Attorney(s)-in-Fact may do in the premises. This Power of Attorney is executed and may be revoked pursuant to and by authority granted by resolution duly adopted by the Executive Committee of the Board of Directors of American Liberty Insurance Company on the 7th day of February, 1980 which reads as follows:

"RESOLVED, By the Executive Committee of American Liberty Insurance Company, that the President or any Vice President shall have the Power, by and with the concurrence of the Secretary, or any Assistant Secretary, to appoint and revoke the appointments of attorneys-in-fact or agents with power and authority, as defined or limited in their respective powers of attorney and to authorize them to execute on behalf of the Company, and affix the seal of the Company thereto, bonds, undertakings, recognizances, contracts of indemnity and other written obligations in the nature thereof."

IN WITNESS WHEREOF, American Liberty Insurance Company has caused these presents to be signed by its President, attested by its Secretary and its corporate seal to be hereto affixed this fifth day of January, 1993.

ATTEST:

Joan M. Brooks, Secretary

AMERICAN LIBERTY INSURANCE COMPANY
By

M. E. Harris, President

08/26/1998-33219
08:20 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRH 17.00

1998-33219

STATE OF ALABAMA)
COUNTY OF SHELBY)

On this fifth day of January, 1993 before me personally came M. E. Harris to me known, who, being by me duly sworn, did depose and say, that he resides in Shelby County, Alabama, that he is President of American Liberty Insurance Company, , the Corporation described herein and which executed the above instrument; that he knows the seal of said Corporation; that the seal affixed to the said instrument is such corporate seal; that it was so affixed by order of the Board of Directors of said Corporation; and that he signed his name thereto by like order.

By

Patricia Stewart Coleman, Notary Public
Commission Expires 10/31/96

CERTIFICATION

I, David L. Hixenbaugh, the Vice President of American Liberty Insurance Company, do hereby certify that the above and foregoing is a true and correct copy of a Power of Attorney, executed by said American Liberty Insurance Company, which is still in full force and effect.

In witness whereof, I have hereunto set my hand and affixed the seal of said Corporation, in Polk County, Iowa this fifth day of January, 1993.

David L. Hixenbaugh, Vice President

Form 7030 First Reprint