

NOTARY PUBLIC

KNOW ALL MEN BY THESE PRESENTS:

That DEIDRE A. RAFFORD of SHELBY COUNTY
 State of ALABAMA hereinafter called the Principal and
AMERICAN CASUALTY COMPANY OF READING, PA hereinafter called the
 Surety, a Corporation organized under the laws of the State of
PENNSYLVANIA with its Home Office in the City of READING,
 State of PENNSYLVANIA are held and firmly bound unto the
THE STATE OF ALABAMA hereinafter called the Oblige, to the sum of
TEN THOUSAND AND NO/100 - - - (\$10,000)- - - Dollars for the payment
 whereof to the Oblige, the Principal binds himself, his heirs,
 executors, administrators, and assigns, and the Surety binds itself,
 its successors and assigns, jointly and severally firmly by these
 presents.

Signed, sealed and dated, this 23RD day of NOVEMBER 1998.

Whereas, the above-named principal has been duly appointed to
 the office of NOTARY PUBLIC of the State of Alabama for the term of
 office beginning on November 9, 1998 and ending on Dec 9, 2002.

Now, therefore, the condition of the foregoing obligation is
 such, that if the Principal shall faithfully perform such duties as
 may be imposed on him by law and shall honestly account for all money
 that may come into his own hands in his official capacity during the
 said term, then the obligation shall be void; otherwise it shall
 remain in force.

X Deidre A. Rafford
 Principal

AMERICAN CASUALTY COMPANY OF READING, PA

BY: Patsy Parrish
 PATSY PARRISH, Attorney-in-Fact

Taken, approved and ordered to be recorded this 9 day of Dec 1998
Catherine L. Jones Judge of Probate Court Shelby County.

OATH OF OFFICE

THE STATE OF ALABAMA }
Shelby County }

PROBATE COURT

Deidre A. Rafford 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 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 23rd DAY OF November 1998

Mary R. Sledge Perkins
 NOTARY PUBLIC

X Deidre A. Rafford
 PRINCIPAL

NOTARY PUBLIC STATE OF ALABAMA AT-LARGE
 MY COMMISSION EXPIRES: Apr. 15, 2002.
 BONDED THRU NOTARY PUBLIC UNDERWRITERS.

12/03/1998-48926
 08:34 AM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 002 CRH 17.00

POWER OF ATTORNEY APPOINTING INDIVIDUAL ATTORNEY-IN-FACT

Know All Men By These Presents, That CONTINENTAL CASUALTY COMPANY, an Illinois corporation, NATIONAL FIRE INSURANCE COMPANY OF HARTFORD, a Connecticut corporation, AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA, a Pennsylvania corporation (herein collectively called "the CCC Surety Companies"), are duly organized and existing corporations having their principal offices in the City of Chicago, and State of Illinois, and that they do by virtue of the signature and seals herein affixed hereby make, constitute and appoint Thomas A. Roberts, H. Carlton Rushin, Patsy Parrish, Individually

of Birmingham, Alabama

their true and lawful Attorney(s)-in-Fact with full power and authority hereby conferred to sign, seal and execute for and on their behalf bonds, undertakings and other obligatory instruments of similar nature

- In Unlimited Amounts -

and to bind them thereby as fully and to the same extent as if such instruments were signed by a duly authorized officer of their corporations and all the acts of said Attorney, pursuant to the authority hereby given are hereby ratified and confirmed.

This Power of Attorney is made and executed pursuant to and by authority of the By-Laws and Resolutions, printed on the reverse hereof, duly adopted, as indicated, by the Boards of Directors of the corporations.

In Witness Whereof, the CCC Surety Companies have caused these presents to be signed by their Group Vice President and their corporate seals to be hereto affixed on this 19th day of October, 1998



CONTINENTAL CASUALTY COMPANY
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD
AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA

Marvin J. Cashion

Marvin J. Cashion

Group Vice President

State of Illinois, County of Cook, ss:

On this 19th day of October, 1998, before me personally came Marvin J. Cashion, to me known, who, being by me duly sworn, did depose and say: that he resides in the City of Chicago, State of Illinois; that he is a Group Vice President of CONTINENTAL CASUALTY COMPANY, NATIONAL FIRE INSURANCE COMPANY OF HARTFORD, and AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA described in and which executed the above instrument; that he knows the seals of said corporations; that the seals affixed to the said instrument are such corporate seals; that they were so affixed pursuant to authority given by the Boards of Directors of said corporations and that he signed his name thereto pursuant to like authority, and acknowledges same to be the act and deed of said corporations.



My Commission Expires March 6, 2000

CERTIFICATE

Inst *Mary Jo Abel*
12/09/1998-48926
08:54 AM CERTIFIED
SHELBY COUNTY CLERK OF COURTS
002 CRH 17.00

Notary Public

I, Mary A. Ribikawskis, Assistant Secretary of CONTINENTAL CASUALTY COMPANY, NATIONAL FIRE INSURANCE COMPANY OF HARTFORD, and AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA do hereby certify that the Power of Attorney herein above set forth is still in force, and further certify that the By-Law and Resolution of the Board of Directors of each corporation printed on the reverse hereof are still in force. In testimony whereof I have hereunto subscribed my name and affixed the seals of the said corporations this 23RD day of NOVEMBER, 1998.



CONTINENTAL CASUALTY COMPANY
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD
AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA

Mary A. Ribikawskis

Mary A. Ribikawskis

Assistant Secretary