

THE STATE OF ALABAMA,
SHELBY County

Know All Men By These Presents

That we VICKIE GAMBLE AS PRINCIPAL
CENTENNIAL CASUALTY COMPANY AS SURETY

are held and firmly bound unto the State of Alabama, in the sum of TEN THOUSAND
DOLLARS AND NO/100 CENTS---(\$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 5TH day of MAY, 19 99

The condition of the above obligation, That whereas the above bound VICKIE GAMBLE
was duly APPOINTED
to the office of NOTARY PUBLIC/STATE AT LARGE on the 5TH day
of MAY;
for the term of 4 years from the 5TH day of MAY
in Precinct No. in and for said county.

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

X Vickie Gamble (L.S.)

CENTENNIAL CASUALTY COMPANY (L.S.)

BY: Richard M. Adams (L.S.)

RICHARD M. ADAMS (L.S.)
ATTORNEY-IN-FACT

Taken and approved this 4 day of May 19 99
Patricia Lynn Schmitt
Judge of Probate.

THE STATE OF ALABAMA,
SHELBY County

OATH OF OFFICE

I, X Vickie Gamble 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 12th
day of April 19 99

Melanie B. Fleck
Notary Public

X Vickie Gamble
Principal's Name

My Commission
Expires: July 1, 2000

05/04/1999-18451
08:09 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 WMS 17.00

Inst # 1999-18451

Centennial Casualty Company
Birmingham, Alabama
GENERAL POWER OF ATTORNEY

Know all men by these Presents, That Centennial Casualty Company of Birmingham, Alabama has made, constituted and appointed, and by these presents does make, constitute, and appoint

Richard M. Adams of Birmingham, Alabama

its true and lawful attorney for it and in its name, place, and stead to execute on behalf of the said Company, as surety, bonds, undertakings and contracts of suretyship to be given to

All Obligees

provided that no bond or undertaking or contract of suretyship executed under this authority shall exceed in amount the sum of Two Hundred Thousand (\$200,000) Dollars.

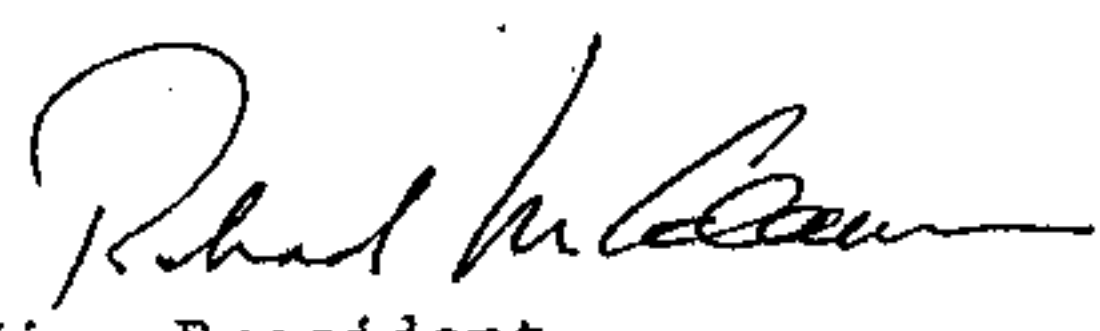
This Power of Attorney is granted and is signed and sealed by facsimile under and by the authority of the following Resolution adopted by the Board of Directors of the Company at a meeting duly called and held on the 18th day of March, 1981.

RESOLVED that the President of the Company be authorized to execute Powers of Attorney qualifying the attorney named in the given Power of Attorney to execute in behalf of the Company, bonds, undertakings and all contracts of suretyship, and that the Vice President or the Secretary be authorized to attest the execution of such Power of Attorney, and to attach thereto the seal of the Company

FURTHER RESOLVED, that the signatures of such officers and the seal of the Company may be affixed to any such Power of Attorney or to any certificate relating thereto by facsimile, and any such Power of Attorney or certificate bearing such facsimile signature or facsimile seal shall be valid and binding upon the Company when so affixed and in the future with respect to any bond, undertaking or contract of suretyship to which it is attached.

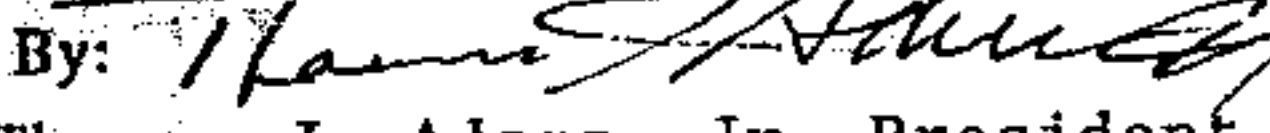
In Witness Whereof, CENTENNIAL CASUALTY COMPANY has caused its official seal to be hereunto affixed, and these presents to be signed by its President and attested by its Vice President this 5th day of March, 1999.

Attest:


Vice President

Inst # 1999-18451

CENTENNIAL CASUALTY COMPANY

By: 
Thomas J. Adams, Jr.-President

STATE OF ALABAMA

COUNTY OF JEFFERSON

05/04/1999-18451
08:09 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
002 HHS 17.00

On this 5th day of March, 1999 before me personally came Thomas J. Adams, to me know, who being by me duly sworn, did depose and say that he is President of CENTENNIAL CASUALTY COMPANY, the corporation described in and which executed the above instrument; that he knows the seal of the 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.



My commission expires March 7, 2003

CERTIFICATE

I, the undersigned, as Secretary of CENTENNIAL CASUALTY COMPANY, an Alabama corporation, DO HEREBY CERTIFY that the foregoing and attached Power of Attorney remains in full force and has not been revoked; and furthermore that the Resolution of the Board of Directors, set forth in the said Power of Attorney, is now in force.

Signed and sealed at the City of Birmingham, Alabama. Dated the 5TH day of MAY, 1999.



