

**MARKEL INSURANCE COMPANY**

**BOND OF NOTARY PUBLIC**

Inst # 1999-36214

08/30/1999-36214  
08:08 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
002 MMS 17.00

**STATE OF ALABAMA  
SHELBY COUNTY**

**BOND NO. 103082**

KNOW ALL MEN BY THESE PRESENTS, That we, **ELSIE FAYE COWART OF HELENA, ALABAMA**, as Principal, and **MARKEL INSURANCE COMPANY**, a corporation under the laws of the State of Illinois, domiciled at Evanston, in said State, authorized and licensed to do surety business in Alabama, as Surety, are held and firmly bound unto the **STATE OF ALABAMA**, as Obligee, in the sum of **TEN THOUSAND DOLLARS (\$10,000.00)** for payment of which, we and each of us bind ourselves, our and each of our heirs, executors and administrators, jointly and severally, firmly by these presents.

**SIGNED, SEALED AND DATED THIS 10<sup>th</sup> day of August, 1999.**

THE CONDITION OF THIS OBLIGATION IS AS FOLLOWS: Whereas, the above bound Principal was duly appointed to the office of Notary Public in and for the State of Alabama at Large, on the **10<sup>th</sup> day of August, 1999**, for the term of four years from the **10<sup>th</sup> day of August, 1999**.

NOW, THEREFORE, if the above bound Principal shall faithfully perform all the duties of said office during his/her continuance therein, or discharge any of the duties thereof, then this obligation to be void, otherwise to remain in full force and effect.

WITNESS: For Principal

PRINCIPAL: **ELSIE FAYE COWART**

*Ruby S. Spence*

*Elsie Faye Cowart*

WITNESS: For Surety

**MARKEL INSURANCE COMPANY**

*Ruby S. Spence*

*Mary Pannell*  
Mary Pannell, Attorney-In-Fact

**STATE OF ALABAMA  
SHELBY. COUNTY**

OATH OF OFFICE  
8-27-99

*Patricia Lynn Schmider*

I, **ELSIE FAYE COWART**, solemnly swear that I will support 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.

*Elsie Faye Cowart*  
**ELSIE FAYE COWART**

Subscribed and sworn to before me this **10<sup>th</sup> day of AUGUST, 1999.**

*Ruby S. Spence*  
Exp. 5/21/03

**Notary Public**

**POWER OF ATTORNEY AND CERTIFICATE OF AUTHORITY OF ATTORNEY(S)-IN-FACT**

KNOW ALL MEN BY THESE PRESENTS:

That Markel Insurance Company ("Corporation"), a corporation organized and existing under the laws of the State of Illinois, with its main office at Shand Morahan Plaza in the City of Evanston, Illinois, and the administrative office at Richmond, Virginia, does hereby nominate, constitute and appoint, for the purpose stated herein, Hines, Ridolphi & Associates, Inc., acting through its staff, Roland Hines, Earl D. Ridolphi, Jr., Suzi Philpot, Mary Pannell or Sheryl Cooper, its true and lawful attorney(s)-in-fact, with full power and authority to make, execute and deliver, for and on its behalf as surety, and as its act and deed, in Illinois and States where the Corporation is qualified to act as an admitted insurer, all bonds, recognizances, undertakings, contracts of suretyship or other written obligations required pursuant to the payment, bid, performance, license, permit and miscellaneous bond program developed by the Corporation with a limit of liability not to exceed \$5,000,000 per writing; and the execution of such bonds in pursuance of these presents shall be as binding upon said Markel Insurance Company to all intents and purposes as if duly executed by its Chairman, Vice Chairman, President and Chief Operating Officer, Executive Vice President, any Vice President, sealed with its corporate seal, and attested by its Secretary or Assistant Secretary.

This Power of Attorney and Certificate of Authority shall only be valid if evidencing original or facsimile signatures and only if the raised seal of the Corporation is affixed hereto. This Power of Attorney and Certificate of Authority is made and executed by authority of a resolution adopted by the Board of Directors, of which the following is a true and exact copy.

**"RESOLVED:**

That, pursuant to Section 8.6 of the Corporation's Bylaws, the Chairman, Vice Chairman, President and Chief Operating Officer, Executive Vice President, any Vice President, and Secretary, and any Assistant Secretary are hereby authorized and empowered as the Corporation's attorney-in-fact, to make and execute on behalf of the Corporation, in Illinois and States where the Corporation is qualified to act as an admitted insurer, bonds, recognizances, undertakings, contracts of suretyship or other written obligations required pursuant to the payment, bid, performance, license, permit and miscellaneous bond program developed by the Corporation and are further authorized and empowered to select and appoint individuals as its attorney-in-fact, with full power and authority to make, execute and deliver, for and on its behalf as surety, and as its act and deed, in Illinois and States where the Corporation is qualified as an admitted insurer, all bonds, recognizances, undertakings, contracts of suretyship or other written obligations required pursuant to the payment, bid, performance, license, permit and miscellaneous bond program developed by the Corporation; provided further, that the liability of the Corporation on any such writing executed under this authority shall not exceed \$5,000,000; also to execute such instruments as may be necessary or proper in connection with the settlement of claims or the recovery of reinsurance or salvage.

IN WITNESS WHEREOF, Markel Insurance Company has caused these presents to be signed by its duly authorized officer and the Corporate Seal to be hereunto affixed this 19th day of December, 1997.

MARKEL INSURANCE COMPANY

By: Garry W. Black

Garry W. Black, Vice President

COUNTY OF HENRICO )  
COMMONWEALTH OF VIRGINIA )

The foregoing instrument was acknowledged before me this 19th day of December, 1997 by  
Garry W. Black, Vice President, Markel Insurance Company



Cynthia C. Vayo

Cynthia C. Vayo, Notary Public  
My Commission Expires: June 30, 2000.

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08:08 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE

002 MMS 17.00

**CERTIFICATE**

I, the undersigned, Assistant Secretary of MARKEL INSURANCE COMPANY, a stock corporation of the State of Illinois, DO HEREBY CERTIFY that the foregoing and attached Power of Attorney and Certificate of Authority remains in full force and has not been revoked; and furthermore, that the Standing Resolutions of the Board of Directors, as set forth in the Certificate of Authority, are now in force.

Signed and Sealed at the Home Office of the Company, in the City of Evanston, State of Illinois, Dated this  
10th day of August, 1999.

Paula A. Francis

By: Paula A. Francis, Assistant Secretary