

BOND NO. KO 61 65 59 A

THE STATE OF ALABAMA.

COUNTY OF SHELBY

Know All Men By These Presents

That we STEPHANIE P. HEIS, 306 HEATHERBROOKE ROAD, BIRMINGHAM, AL 35242 AS

PRINCIPAL; AND INDEMNITY INSURANCE COMPANY OF NORTH AMERICA, 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 4TH day of OCTOBER 19 99

The condition of the above obligation, that whereas the above bound STEPHANIE P. HEIS

was duly APPOINTED

to the office of NOTARY PUBLIC, STATE AT LARGE on the 4TH day of OCTOBER; for the

term of 4 years from the 4TH day of OCTOBER, 1999

in Precinct, No. 13 in and for said County.

Now, if the said STEPHANIE P. HEIS 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.

Stephanie P. Heis (L.S.)
INDEMNITY INSURANCE CO. OF NORTH AMERICA
Beverly J. Jones (L.S.)
BEVERLY J. JONES, ATTORNEY IN FACT
(L.S.)

10/06/1999-41486
08:23 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
17:00

Witnessed and approved this 5th day of October 19 99

Patricia Louise Richards
Judge of Probate.

THE STATE OF ALABAMA,
COUNTY OF SHELBY

OATH OF OFFICE

I, STEPHANIE P. HEIS 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 16th day of September 19 99

Reigh Ann Mount Notary Public.
Stephanie P. Heis

Power of Attorney

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA



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Know all men by these presents: That INDEMNITY INSURANCE COMPANY OF NORTH AMERICA, a corporation of the Commonwealth of Pennsylvania, having its principal office in the City of Philadelphia, Pennsylvania, pursuant to the following Resolution, adopted by the Board of Directors of the said Company on December 5, 1983, to wit:

- RESOLVED, That pursuant to Articles 3.18 and 5.1 of the By-Laws, the following Rules shall govern the execution for the Company of bonds, undertakings, recognizances, contracts and other writings in the nature thereof:
- (1) That the President, any Senior Vice President, any Vice President, and Assistant Vice President, or any Attorney-in-Fact, may execute for and on behalf of the Company any and all bonds, undertakings, recognizances, contracts and other writings in the nature thereof, the same to be attested when necessary by the Corporate Secretary, or any Assistant Corporate Secretary, and the seal of the Company affixed thereto; and that the President, any Senior Vice President, any Vice President or any Assistant Vice President may appoint and authorize any other Officer (elected or appointed) of the Company, and Attorneys-In-Fact to so execute or attest to the execution of such writings on behalf of the Company and to affix the seal of the Company thereto.
 - (2) Any such writing executed in accordance with these Rules shall be as binding upon the Company in any case as though signed by the President and attested to by the Corporate Secretary.
 - (3) The signature of the President, or a Senior Vice President, or a Vice President, or an Assistant Vice President and the seal of the Company may be affixed by facsimile on any power of attorney granted pursuant to this Resolution, and the signature of a certifying Officer and the seal of the Company may be affixed by facsimile to any certificate of any such power, and any such power or certificate bearing such facsimile signature and seal shall be valid and binding on the Company.
 - (4) Such other Officers of the Company, and Attorneys-In-Fact shall have authority to certify or verify copies of this Resolution, the By-Laws of the Company, and any affidavit or record of the Company necessary to the discharge of their duties.
 - (5) The passage of this Resolution does not revoke any earlier authority granted by Resolutions of the Board of Directors adopted on June 9, 1953, May 28, 1975, and March 23, 1977.

does hereby nominate, constitute and appoint BRIAN E. SKINNER and BEVERLY J. JONES both of the City of Birmingham, State of Alabama each individually if there be more than one named, its true and lawful attorney-in-fact, to make, execute, seal and deliver on its behalf, and as its act and deed any and all bonds, undertakings, recognizances, contracts and other writings in the nature thereof in penalties not exceeding One Million Dollars (\$1,000,000) and the execution of such writings in pursuance of these presents shall be as binding upon said Company, as fully and amply as if they had been duly executed and acknowledged by the regularly elected officers of the Company at its principal office.

IN WITNESS WHEREOF, the said William Jungreis, Vice-President, has hereunto subscribed his name and affixed the corporate seal of the said INDEMNITY INSURANCE COMPANY OF NORTH AMERICA this 19th day of April 1999.

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA



William Jungreis

William Jungreis, Vice President

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF PHILADELPHIA ss.

On This 19th day of April, A.D. 1999, before me, a Notary Public of the Commonwealth of Pennsylvania in and for the County of Philadelphia came William Jungreis, Vice-President of the INDEMNITY INSURANCE COMPANY OF NORTH AMERICA to me personally known to be the individual and officer who executed the preceding instrument, and he acknowledged that he executed the same, and that the seal affixed to the preceding instrument is the corporate seal of said Company; that the said corporate seal and his signature were duly affixed by the authority and direction of the said corporation, and that Resolution, adopted by the Board of Directors of said Company, referred to in the preceding instrument, is now in force.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal at the City of Philadelphia the day and year first above written.



NOTARIAL SEAL
DEBRA M. MARANO, Notary Public
City of Philadelphia, Phila. County
My Commission Expires Dec 29, 1999

Debra M. Marano

Notary Public

I, the undersigned Secretary of INDEMNITY INSURANCE COMPANY OF NORTH AMERICA, do hereby certify that the original POWER OF ATTORNEY, of which the foregoing is a substantially true and correct copy, is in full force and effect.

In witness whereof, I have hereunto subscribed my name as Secretary, and affixed the corporate seal of the Corporation, this _____ day of _____



Debra H. Paziora

Debra H. Paziora, Secretary

THIS POWER OF ATTORNEY MAY NOT BE USED TO EXECUTE ANY BOND WITH AN INCEPTION DATE AFTER April 19, 2001.

10/06/1999-41486
08:23 AM CERTIFIED

NOT VALID UNLESS PRINTED ON TEAL BACKGROUND

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Not Valid for mortgage, note, loan, letter of credit, bank deposit, currency rate, interest rate of residual value guarantees.

Post # 1999-41486