

REFER TO RATE CHART FOR UNDERWRITING AUTHORITY



Notary Bond

Bond No. OAN 0498907

AGENTS CODE NO. 92- 0282

KNOW ALL MEN BY THESE PRESENTS:

THAT WE, Susan S. Owen
121 Clairmont Road
Sterrett, AL 35147

STATE OF ALABAMA,
 COUNTY OF Shelby }

as principal and OLD REPUBLIC SURETY COMPANY, as Surety, are held and firmly bound unto the State of Alabama in the sum of \$10,000 Ten Thousand and no/100 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.

WHEREAS, the above-named Principal has been duly appointed Notary Public State at Large (State At Large or County) beginning the 15th day of August, 2000 for a term of four years from the date of the notary commission in Precinct No. _____ in and for said County.

NOW, THEREFORE, the condition of this bond is that if the named principal shall faithfully discharge the duties of the office of Notary Public, then this obligation shall become null and void; otherwise it shall remain in full force and effect.

SIGNED and sealed this 14th day of August, 2000.

(sign here) X Susan S. Owen
 Person appointed Notary Public.



By James M. Patterson, Jr.
 OLD REPUBLIC SURETY COMPANY
 Attorney-in-Fact

Approved and filed the 15th day of August, 2000

Patricia Lynne Submitt
 Judge of Probate

THE STATE OF ALABAMA
Shelby County

OATH OF OFFICE

I, Susan S. Owen, do solemnly swear (or affirm), 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 honestly and faithfully discharge the duties of the office upon which I am about to enter, to the best of my ability, so help me God.

(sign here) X Susan S. Owen
 Person appointed Notary Public.

Subscribed and sworn to before me this 9th day of August, 2000.
 To certify which witness my hand and seal of office. James M. Roberts
 Notary Public State of Alabama

Inst # 2000-27932

08/16/2000-27932
 08:26 AM CERTIFIED
 SHELBY COUNTY JUDGE OF PROBATE
 001 MMS 17.00