

NOTARY PUBLIC BOND
THE STATE OF ALABAMA

BOND No. 400KF8710
Jefferson COUNTY-STATE AT LARGE

KNOW ALL MEN BY THESE PRESENTS, That we, Michelle Robison,
Principal, and St. Paul Fire and Marine Insurance Company of St. Paul, Minnesota,
as Surety, are held and firmly bound unto the State of Alabama in the sum of Ten Thousand and no/100
Dollars (\$10,000.00) 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.

Sealed with our seals and dated this 30th day of October, 2000.

THE CONDITION OF THE ABOVE OBLIGATION IS SUCH, That whereas, the above bound Michelle Robison
was duly appointed to the office of Notary Public on the 30th
day of October, 2000 in and for said County.

NOW IF THE SAID Michelle Robison shall faithfully perform and discharge
all the duties of said office during his/her continuance therein, then the above obligation to be void;
otherwise to remain in full force and effect.

Michelle Robison

Approved and order of Record this
2nd day of March, 2001

Catherine Geyer Schmiedel

Judge of Probate Court

By Michelle Robison

St. Paul Fire and Marine Insurance Company

By Sandra J. Mathis

Sandra J. Mathis, Attorney-in-fact

OATH OF OFFICE

I, Michelle Robison 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 remain 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.

Subscribed and sworn to before me this 1 day of November, 2000.

Michelle Robison

Filed in the office of the Judge of Probate Court,
this 2nd day of March, 2001

Catherine Geyer Schmiedel

Judge of Probate

By Michelle Robison
Principal

Mary J. Drake
Notary Public

03/02/2001-07312
11:06 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE

003 HMB 23.00

Inst # 2001-07312

The St Paul

POWER OF ATTORNEY

Seaboard Surety Company
St. Paul Fire and Marine Insurance Company
St. Paul Guardian Insurance Company
St. Paul Mercury Insurance Company

United States Fidelity and Guaranty Company
Fidelity and Guaranty Insurance Company
Fidelity and Guaranty Insurance Underwriters, Inc.

Power of Attorney No. 21085

Certificate No. 91562

KNOW ALL MEN BY THESE PRESENTS: That Seaboard Surety Company is a corporation duly organized under the laws of the State of New York, and that St. Paul Fire and Marine Insurance Company, St. Paul Guardian Insurance Company and St. Paul Mercury Insurance Company are corporations duly organized under the laws of the State of Minnesota, and that United States Fidelity and Guaranty Company is a corporation duly organized under the laws of the State of Maryland, and that Fidelity and Guaranty Insurance Company is a corporation duly organized under the laws of the State of Iowa, and that Fidelity and Guaranty Insurance Underwriters, Inc. is a corporation duly organized under the laws of the State of Wisconsin (*herein collectively called the "Companies"*), and that the Companies do hereby make, constitute and appoint

Sandra S. Carter, Judy Gay Cera, Gary D. Eklund, Judy S. Fleming, Virginia B. McManus, Barbara S. MacArthur, Sandra J. Mathis, Edward L. Mitchell, Nancy Nix, Ronald A. Santaniello and Barbara Thompson

of the City of Atlanta, State Georgia, their true and lawful Attorney(s)-in-Fact, each in their separate capacity if more than one is named above, to sign its name as surety to, and to execute, seal and acknowledge any and all bonds, undertakings, contracts and other written instruments in the nature thereof on behalf of the Companies in their business of guaranteeing the fidelity of persons, guaranteeing the performance of contracts and executing or guaranteeing bonds and undertakings required or permitted in any actions or proceedings allowed by law.

IN WITNESS WHEREOF, the Companies have caused this instrument to be signed this 22nd day of October, 1999.

Seaboard Surety Company
St. Paul Fire and Marine Insurance Company
St. Paul Guardian Insurance Company
St. Paul Mercury Insurance Company

United States Fidelity and Guaranty Company
Fidelity and Guaranty Insurance Company
Fidelity and Guaranty Insurance Underwriters, Inc.



Michael B. Keegan

MICHAEL B. KEEGAN, Vice President

Michael R. McKibben

MICHAEL R. MCKIBBEN, Assistant Secretary

State of Maryland
City of Baltimore

On this 22nd day of October, 1999, before me, the undersigned officer, personally appeared Michael B. Keegan and Michael R. McKibben, who acknowledged themselves to be the Vice President and Assistant Secretary, respectively, of Seaboard Surety Company, St. Paul Fire and Marine Insurance Company, St. Paul Guardian Insurance Company, St. Paul Mercury Insurance Company, United States Fidelity and Guaranty Company, Fidelity and Guaranty Insurance Company, and Fidelity and Guaranty Insurance Underwriters, Inc. and that they, as such, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the names of the corporations by themselves as duly authorized officers.

In Witness Whereof, I hereunto set my hand and official seal.

My Commission expires the 13th day of July, 2002.



Rebecca Easley-Onokala

REBECCA EASLEY-ONOKALA, Notary Public

This Power of Attorney is granted under and by the authority of the following resolutions adopted by the Boards of Directors of Seaboard Surety Company, St. Paul Fire and Marine Insurance Company, St. Paul Guardian Insurance Company, St. Paul Mercury Insurance Company, United States Fidelity and Guaranty Company, Fidelity and Guaranty Insurance Company, and Fidelity and Guaranty Insurance Underwriters, Inc. on September 2, 1998, which resolutions are now in full force and effect, reading as follows:

RESOLVED, that in connection with the fidelity and surety insurance business of the Company, all bonds, undertakings, contracts and other instruments relating to said business may be signed, executed, and acknowledged by persons or entities appointed as Attorney(s)-in-Fact pursuant to a Power of Attorney issued in accordance with these resolutions. Said Power(s) of Attorney for and on behalf of the Company may and shall be executed in the name and on behalf of the Company, either by the Chairman, or the President, or any Vice President, or an Assistant Vice President, jointly with the Secretary or an Assistant Secretary, under their respective designations. The signature of such officers may be engraved, printed or lithographed. The signature of each of the foregoing officers and the seal of the Company may be affixed by facsimile to any Power of Attorney or to any certificate relating thereto appointing Attorney(s)-in-Fact for purposes only of executing and attesting bonds and undertakings and other writings obligatory in the nature thereof, and subject to any limitations set forth therein, any such Power of Attorney or certificate bearing such facsimile signature or facsimile seal shall be valid and binding upon the Company, and any such power so executed and certified by such facsimile signature and facsimile seal shall be valid and binding upon the Company with respect to any bond or undertaking to which it is validly attached; and

RESOLVED FURTHER, that Attorney(s)-in-Fact shall have the power and authority, and, in any case, subject to the terms and limitations of the Power of Attorney issued them, to execute and deliver on behalf of the Company and to attach the seal of the Company to any and all bonds and undertakings, and other writings obligatory in the nature thereof, and any such instrument executed by such Attorney(s)-in-Fact shall be as binding upon the Company as if signed by an Executive Officer and sealed and attested to by the Secretary of the Company.

I, Michael R. McKibben, Assistant Secretary of Seaboard Surety Company, St. Paul Fire and Marine Insurance Company, St. Paul Guardian Insurance Company, St. Paul Mercury Insurance Company, United States Fidelity and Guaranty Company, Fidelity and Guaranty Insurance Company, and Fidelity and Guaranty Insurance Underwriters, Inc. do hereby certify that the above and foregoing is a true and correct copy of the Power of Attorney executed by said Companies, which is in full force and effect and has not been revoked.

IN TESTIMONY WHEREOF, I hereunto set my hand this 30th day of October, 2000.



Michael R. McKibben

Michael R. McKibben, Assistant Secretary

To verify the authenticity of this Power of Attorney, call 1-800-421-3880 and ask for the Power of Attorney clerk. Please refer to the Power of Attorney number, the above-named individuals and the details of the bond to which the power is attached.

THIS POWER OF ATTORNEY IS VALID WITHOUT THE RED BORDER

98536

Inst # 2001-07312

03/02/2001-07312
11:06 AM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE