

NOTARY BOND

BOND NO. AA40001220

KNOW ALL MEN BY THESE PRESENTS:

STATE OF ALABAMA
COUNTY OF SHELBY

THAT WE, **JOHN M. PENNINGTON**
536 MILL SPRINGS CIRCLE
BIRMINGHAM, ALABAMA 35244

As principal and **ATLANTIC ALLIANCE FIDELITY AND SURETY COMPANY**, as Surety, are held firmly bound unto the State of Alabama in the sum of **TEN THOUSAND DOLLARS AND 00/100**, For the payment of which well and truly to be made and done, we bind ourselves, our heirs, executors, administrators and assigns, firmly by the4se 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 16TH Day of AUGUST, 2001 for a term of four years from the date of the Notary commission in Precinct No 12 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 16TH day of AUGUST, 2001.

(Sign here) X Person appointed Notary Public

ATLANTIC ALLIANCE FIDELITY AND SURETY COMPANY

BY Wendy Watson
ATTORNEY-IN-FACT
WENDY WATSON

Approved and filed the 20th day of December 2001
Patricia Geyer Schmeider
 Judge of Probate

By

THE STATE OF ALABAMA

Jefferson County

I, John M. Pennington, 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) _____
Person appointed Notary Public.

Subscribed and sworn to before me this 24 day of August, 2001

To certify which witness my hand and seal of office,

Notary Public State of Alabama

11/20/2001-501321
11/20 AM JUDGE OF PROBATE
2342 COURT RD
ST. JOHN, MD 20785



No. 941654

Atlantic Alliance

FIDELITY AND SURETY COMPANY

Mount Laurel, NJ

POWER OF ATTORNEY

AA40001220

94105-1002
Inst # 2001-50136

KNOW ALL MEN BY THESE PRESENTS: That Atlantic Alliance Fidelity and Surety Company, a corporation organized and existing under the laws of the State of New Jersey, does hereby constitute and appoint

Wendy Watson

its true and lawful attorney(s)-in-fact to execute, seal and deliver for and on its behalf as surety, any and all bonds and undertakings, contracts of indemnity and other writings obligatory in the nature thereof, which are or may be allowed, required or permitted by law, statute, rule, regulation, contract or otherwise.

The execution of such instrument(s) in pursuance of these presents, shall be as binding upon the said Atlantic Alliance Fidelity and Surety Company as fully and amply, to all intents and purposes, as if the same had been duly executed and acknowledged by its regularly elected officers at the principal office.

This Power of Attorney is executed and may be certified so, and may be revoked, pursuant to and by authority of Article IV, Section 3 of the By-Laws adopted by the Board of Directors of Atlantic Alliance Fidelity and Surety Company at a meeting held on the 10th day of November 1998. The President, or any Vice President, acting with any Secretary or Assistant Secretary, shall have power and authority:

- (1) To appoint Attorney(s)-in-fact, and to authorize them to execute on behalf of the Company, and attach the Seal of the Company thereto, bonds and undertakings, contracts of indemnity and other writings obligatory in the nature thereof, and
- (2) To revoke, at any time, any such Attorney-in-fact and ~~revoke the authority given.~~

Further, this power of Attorney is signed and sealed by facsimile pursuant to resolution of the Board of Directors of said Company adopted at a meeting duly called and held on the 10th day of November 1998, of which the following is a true copy:

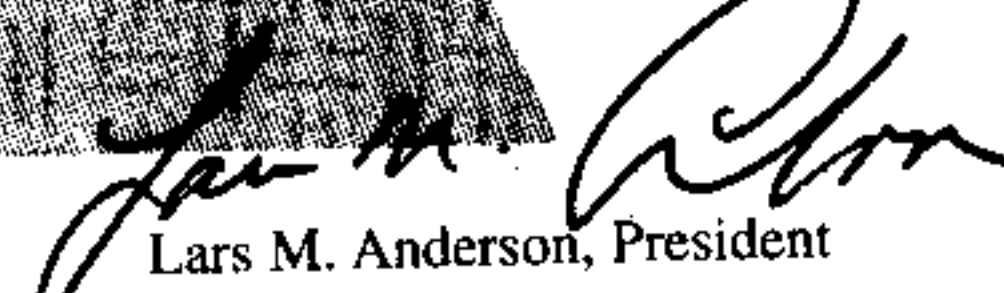
RESOLVED that the signature of any authorized officer and the seal of the Company may be affixed by facsimile to any Power of Attorney or certification thereof authorizing the execution and delivery of any bond, undertaking, contracts of indemnity and other writings obligatory in the nature thereof; and such signature and seal when so used shall have the same force and effect as though manually affixed.



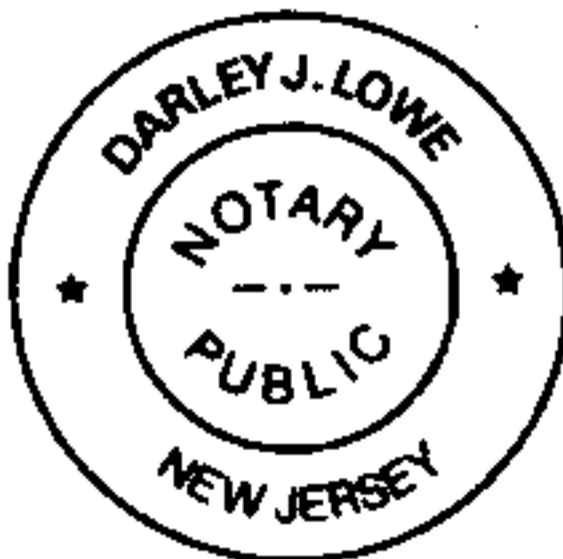
IN WITNESS WHEREOF, Atlantic Alliance Fidelity and Surety Company has caused this instrument to be signed and its corporate seal to be affixed by its authorized officer, this 3rd day of January, 2000.

STATE OF NEW JERSEY
County of Burlington

ATLANTIC ALLIANCE FIDELITY AND SURETY COMPANY


Lars M. Anderson, President

On this 3rd day of January 2000 before me came the individual who executed the preceding instrument, to me personally known, and being by me duly sworn, said that he is the therein described and authorized officer of the Atlantic Alliance Fidelity and Surety Company; that the seal affixed to said instrument is the Corporate Seal of said Company; that the said Corporate Seal and his signature were duly affixed by order of the Board of Directors of said Company.



IN WITNESS WHEREOF, I have hereunto set my hand and affixed my Official Seal, at the Atlantic Alliance Fidelity and Surety Company offices the day and year first above written

DARLEY J. LOWE
Notary Public of New Jersey
My Commission Expires October 13, 2003



I, Gail E. Latham, Secretary of the Atlantic Alliance Fidelity and Surety Company, do hereby certify that the above and foregoing is a true and correct copy of a Power of Attorney executed by ATLANTIC ALLIANCE FIDELITY AND SURETY COMPANY, which is still in full force and effect.

IN WITNESS WHEREOF, I have thereunto set my hand and attached the seal of said Company this 16th day of August 20 01


Gail E. Latham, Secretary


WARNING: "This Power of Attorney is printed on safety paper with a blue background and red sequential numbering on the upper right-hand corner."

If the obligee has any question on the validity of this Power of Attorney, please call the Atlantic Alliance Home Office for verification (800) 795-5508.

11/20/2001
08:42 AM
SHELBY COUNTY JUDGE
002 MEL
23.00
CERTIFIED
ANDERSON, President