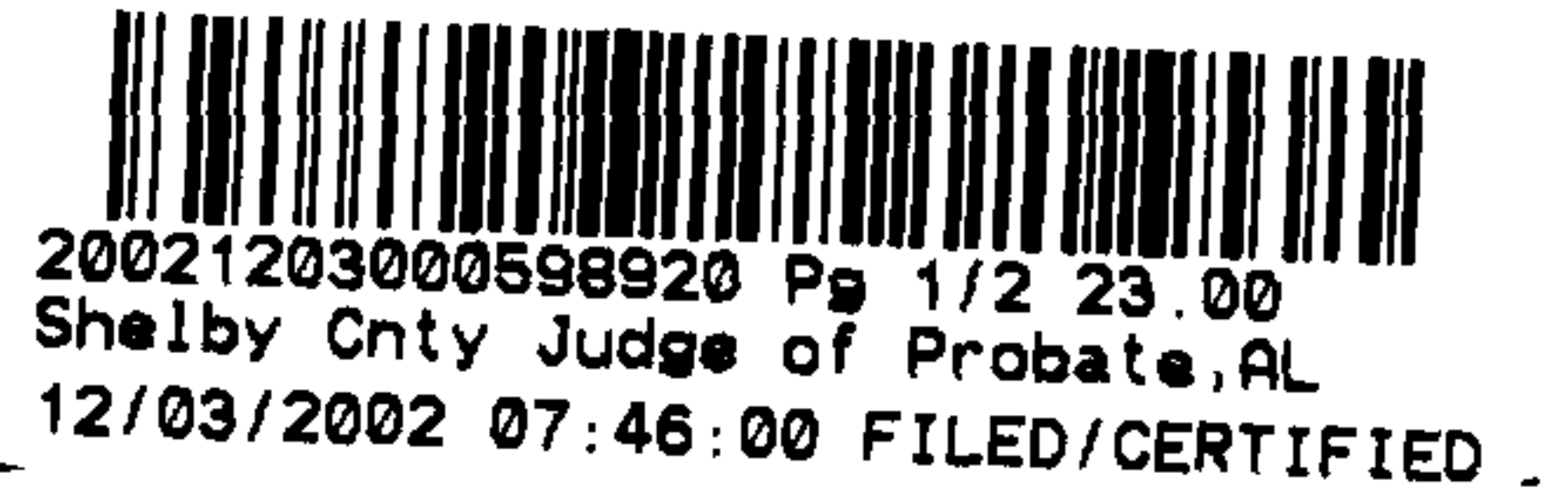


NOTARY PUBLIC

Bond B716992

Know all by these Presents:



That Michelle R. Reaves
of 1298 Old Cahaba Trace, Helena, Shelby County, 35080 State of Alabama
hereinafter called the Principal, and Selective Insurance Company of America
hereinafter called the Surety, a corporation organized under the laws of the State of New Jersey
with its home office in the City of Branchville State of New Jersey,
are held and firmly bound unto State of Alabama
of Shelby County State of Alabama
hereinafter called the Obligee, in the sum of Ten Thousand and 00/100
----- (\$ 10,000.00) Dollars; for the payment whereof to
the Obligee the Principal binds himself, his heirs, executors, administrators, and assigns, and the Surety binds itself, its successors, and

Signed, sealed, and dated this 11th day of November, 2002

Whereas, the above-named Principal has been duly appointed to the office of Notary Public State-At-Large

of the _____, State of Alabama
for the term of office beginning on December 3, 2002 and ending on 4 Years from Date of Notary
Commission.

Now, therefore, the condition of the foregoing obligation is such, that if the Principal shall faithfully perform such duties as may be imposed on him by law and shall honestly account for all money that may come into his own hands in his official capacity during the said term, then this obligation shall be void; otherwise it shall remain in force.

Michelle R. Reaves
By: Michelle R. Reaves Principal
As to Principal

Selective Insurance Company of America
By: W. Van Buren Surety
Attorney-in-Fact
Betsy R. Deel
As to Surety

Taken, approved and ordered to be recorded, this 3rd day of December, 2002
Patricia Yeager-Fleming Judge Probate Court Shelby County.

OATH OF OFFICE

THE STATE OF ALABAMA,

Shelby County. }

PROBATE COURT

I, Michelle R. Reaves do solemnly
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 25th
day of November, 2002

BY: Michelle R. Reaves

NOTARY PUBLIC

BY: Melissa E. McCay

MY COMMISSION EXPIRES: April 30, 2004

Selective Insurance Company of America
40 Wantage Avenue
Branchville, New Jersey 07890
973-948-3000

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That the Selective Insurance Company of America, a New Jersey corporation having its principal office in Branchville, State of New Jersey, pursuant to Article VII, Section 13 of the By-Laws of said Company, to wit:

"The Chairman of the Board, President, any Vice Presidents or the Secretary may, from time to time, appoint attorneys in fact, and agents to act for and on behalf of the Company and they may give such appointee such authority, as his/her certificate of authority may prescribe, to sign with the Company's name and seal with the Company's seal, bonds, recognizances, contracts of indemnity and other writings obligatory in the nature of a bond, recognizance or conditional undertaking, and any of said Officers may, at any time, remove any such appointee and revoke the power and authority given him/her.

does hereby make, constitute and appoint **W. G. VAN BUSKIRK, JAMES R. WILLIAMS, GLADYS C. VOORHEIS, CECILIA BASS RAWSON**

its true and lawful Attorney-in-fact, to make, execute, seal and deliver for and on its behalf, and as its act and deed, bonds, undertakings, recognizances, contracts of indemnity, or other writings obligatory in the nature of a bond subject to the following limitations: **NO ONE BOND TO EXCEED TWO MILLION DOLLARS (\$2,000,000.00)**

and to bind the Selective Insurance Company of America thereby as fully and to the same extent as if such instruments were signed by the duly authorized officers of the Selective Insurance Company of America, and all the acts of said Attorney are hereby ratified and confirmed.

IN WITNESS WHEREOF, the Selective Insurance Company of America has caused these presents to be signed by its **Senior Vice President** and its corporate seal to the hereto affixed this **16TH** day of **NOVEMBER**, **2000**

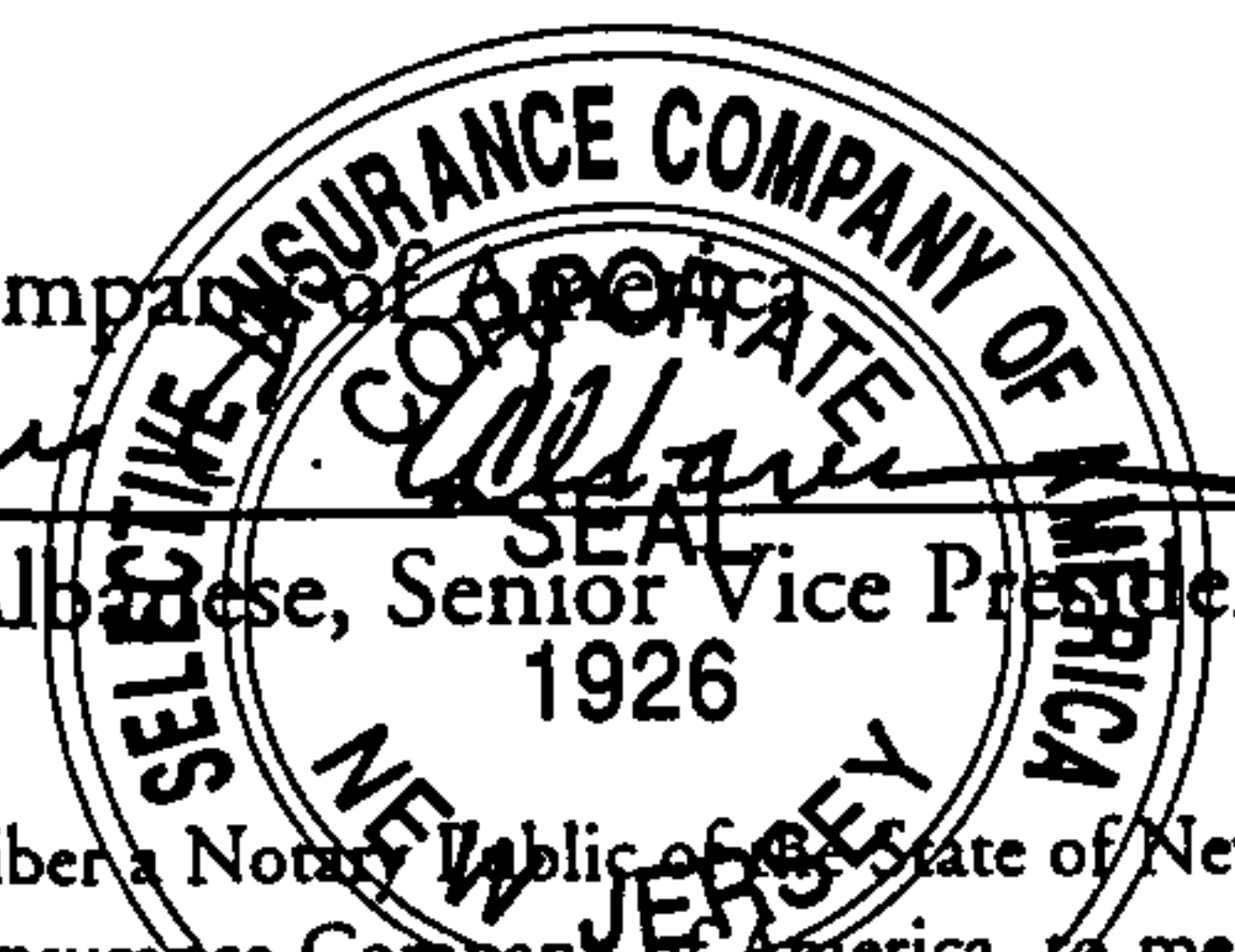
CERTIFIED COPY

State of New Jersey
County of Sussex

On this **16TH** day of **NOVEMBER** **2000**

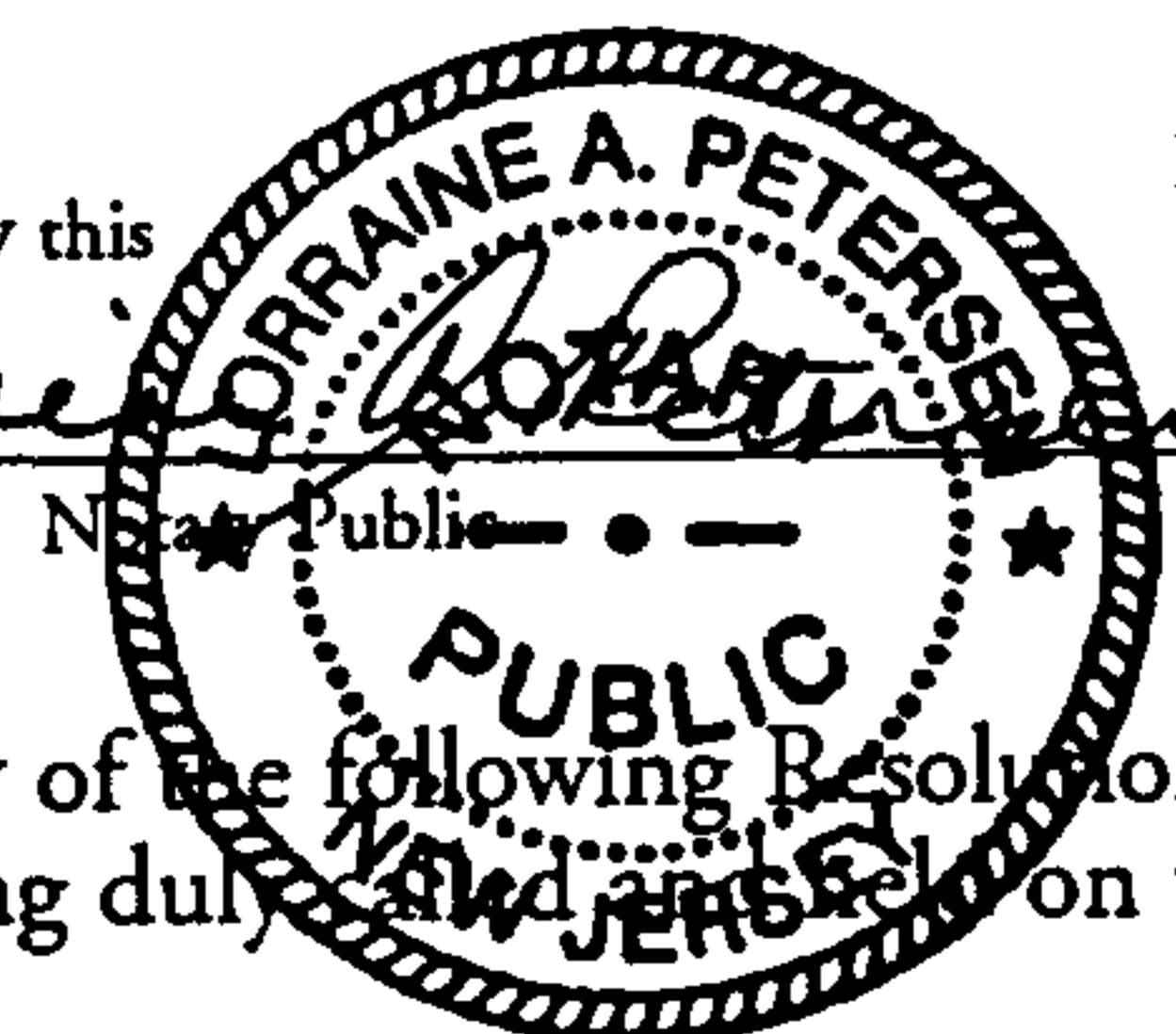
before the subscriber a Notary Public of the State of New Jersey in and for the County of Sussex duly commissioned and qualified, came **Antonio C. Albanese** of the Selective Insurance Company of America, to me personally known to be the officer described herein, and who executed the preceding instrument, and he acknowledged the execution of the same, and being by me duly sworn, deposed and said that he is an officer of said Company aforesaid; that the seal affixed to the preceding instrument is the corporate seal of said Company, and the said corporate seal and his signature as officer were duly affixed and subscribed to the said instrument by the authority and direction of the Company; that Article VII, Section 13 of the By-Laws of said Company is now in force.

Selective Insurance Company of America
BY: 
Antonio C. Albanese, Senior Vice President
1926



IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal at Branchville, New Jersey this day of **NOVEMBER** **2000**

LORRAINE A. PETERSEN
NOTARY PUBLIC OF NEW JERSEY
COMMISSION EXPIRES AUG. 30, 2003

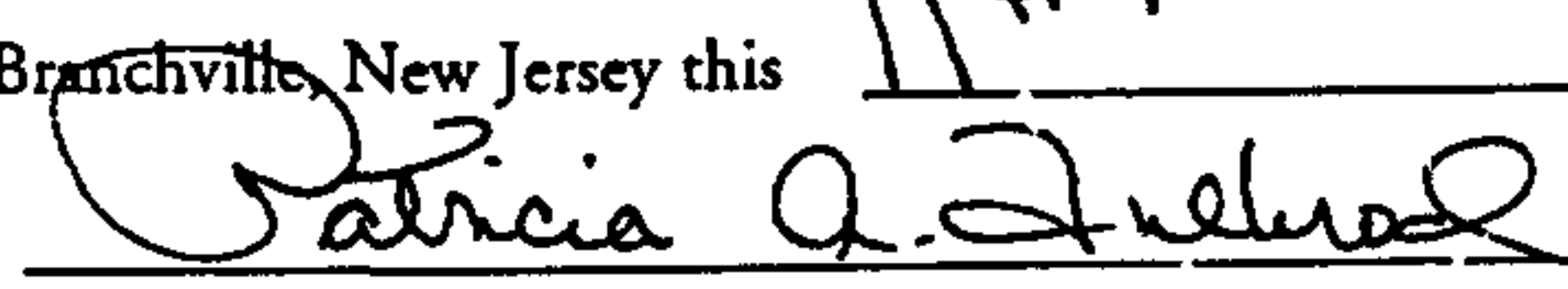


The power of attorney is signed and sealed by facsimile under and by the authority of the following Resolution adopted by the Board of Directors of Selective Insurance Company of America at a meeting duly called and held on the 6th of February 1987, to wit:

"RESOLVED, the Board of Directors of Selective Insurance Company of America authorizes and approves the use of a facsimile corporate seal, facsimile signatures of corporate officers and notarial acknowledgements thereof on powers of attorney for the execution of bonds, recognizances, contracts of indemnity and other writings obligatory in the nature of a bond, recognizance or conditional undertaking....."

I, Patricia A. Fulkrod, Assistant Secretary of the Selective Insurance Company of America, do hereby certify that the above and foregoing is a true and correct copy of a Power of Attorney executed by said Company which is still in full force and effect.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the seal of said Company at Branchville, New Jersey this day of **November** **2002**.


Patricia A. Fulkrod
Assistant Secretary