

THE STATE OF ALABAMA, }  
.....County }

Know All Men By These Presents

Bond No. 8136-36-72

That we John M. Floyd  
as Principal, and FEDERAL INSURANCE COMPANY, a corporation duly incorporated under the  
laws of the State of INDIANA 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 March 17, 2003

The condition of the above obligation is such, That whereas the above bound Principal was on

duly APPOINTED to the office of

NOTARY PUBLIC - STATE AT LARGE

for the term of 4 years from March 25, 2003 in precinct No.  
in and for said County.

Now, if the said Principal 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.

BY: [Signature] (SEAL)  
Principal

FEDERAL INSURANCE COMPANY

Countersigned by: Jack Tribble By: [Signature] Attorney-in-fact:  
Laurel D. Huss

Taken and approved this 31st day of March 2003  
[Signature] Judge of Probate.

THE STATE OF ALABAMA, } OATH OF OFFICE  
.....County } PROBATE COURT

I, John M. Floyd do solemnly swear that I am not disfranchised by  
the Constitution of Alabama, or the Constitution and Laws of the United States; That I will honestly and faithfully sup-  
port and defend the Constitution and Laws of the United States, the Union of States, and the Constitution and Laws  
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 17th  
day of March 2003  
[Signature] REBECCA S. CHILCOAT  
MY COMMISSION EXPIRES JULY 21, 2004 BY: [Signature] PRINCIPAL



**Chubb  
Surety**

**POWER  
OF  
ATTORNEY**

**Federal Insurance Company  
Vigilant Insurance Company  
Pacific Indemnity Company**

**Attn.: Surety Department  
15 Mountain View Road  
Warren, NJ 07059**

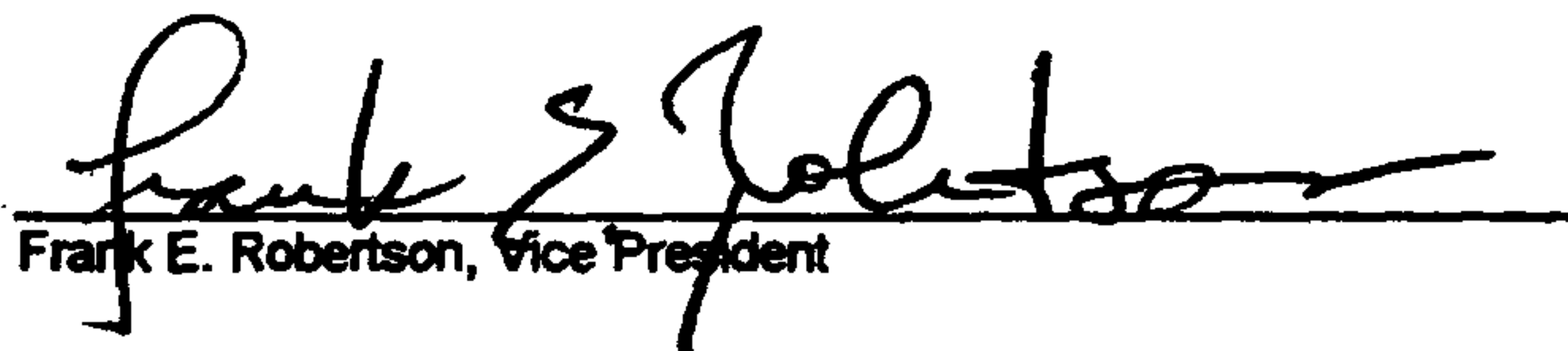
Know All by These Presents, That **FEDERAL INSURANCE COMPANY**, an Indiana corporation, **VIGILANT INSURANCE COMPANY**, a New York corporation, and **PACIFIC INDEMNITY COMPANY**, a Wisconsin corporation, do each hereby constitute and appoint Sandra S. Carter, Judy Gay Cera, Gary D. Eklund, Judy S. Fleming, Senu Johnson, Virginia B. McManus, Barbara S. MacArthur, Edward L. Mitchell, Nancy Nix, Ronald A. Santaniello, Barbara Thompson and Laurel D. Huss of Atlanta, Georgia-----

each as their true and lawful Attorney-in-Fact to execute under such designation in their names and to affix their corporate seals to and deliver for and on their behalf as surety thereon or otherwise, bonds and undertakings and other writings obligatory in the nature thereof (other than bail bonds) given or executed in the course of business, and any instruments amending or altering the same, and consents to the modification or alteration of any instrument referred to in said bonds or obligations.

In Witness Whereof, said **FEDERAL INSURANCE COMPANY**, **VIGILANT INSURANCE COMPANY**, and **PACIFIC INDEMNITY COMPANY** have each executed and attested these presents and affixed their corporate seals on this 19th day of November, 2001.



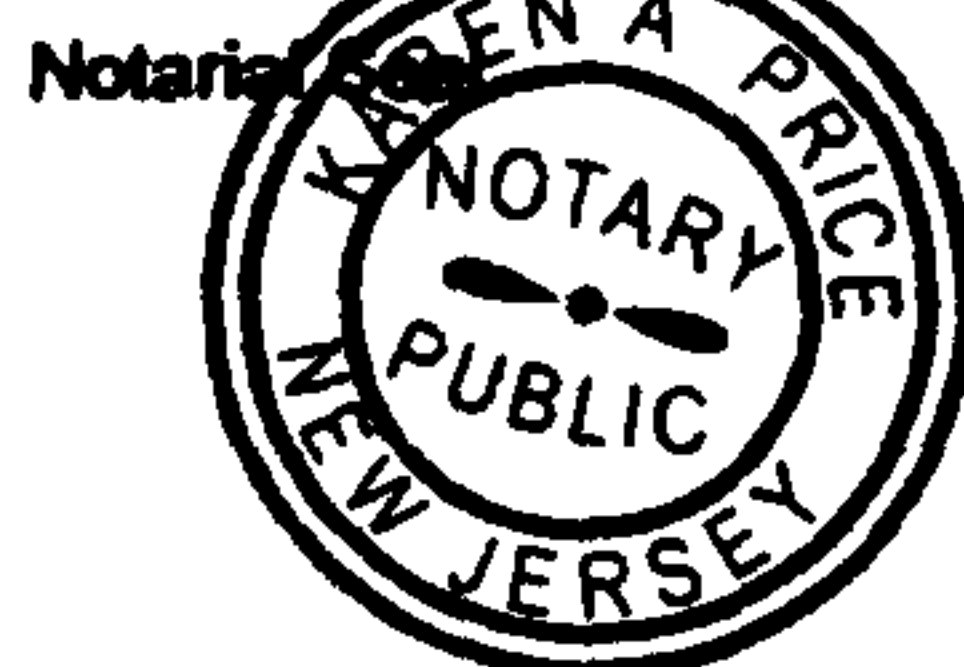
Sheryl B. Roberts, Assistant Secretary



Frank E. Robertson, Vice President

STATE OF NEW JERSEY }  
County of Somerset } ss.

On this 19th day of November, 2001, before me, a Notary Public of New Jersey, personally came Sheryl B. Roberts, to me known to be Assistant Secretary of **FEDERAL INSURANCE COMPANY**, **VIGILANT INSURANCE COMPANY**, and **PACIFIC INDEMNITY COMPANY**, the companies which executed the foregoing Power of Attorney, and the said Sheryl B. Roberts being by me duly sworn, did depose and say that she is Assistant Secretary of **FEDERAL INSURANCE COMPANY**, **VIGILANT INSURANCE COMPANY**, and **PACIFIC INDEMNITY COMPANY** and knows the corporate seals thereof, that the seals affixed to the foregoing Power of Attorney are such corporate seals and were thereto affixed by authority of the By-Laws of said Companies; and that she signed said Power of Attorney as Assistant Secretary of said Companies by like authority; and that she is acquainted with Frank E. Robertson, and knows him to be Vice President of said Companies; and that the signature of Frank E. Robertson, subscribed to said Power of Attorney is in the genuine handwriting of Frank E. Robertson, and was thereto subscribed by authority of said By-Laws and in deponent's presence.



Karen A. Price  
Notary Public State of New Jersey  
No. 2231647  
Commission Expires Oct. 28, 2004

  
Notary Public

Extract from the By-Laws of **FEDERAL INSURANCE COMPANY**, **VIGILANT INSURANCE COMPANY**, and **PACIFIC INDEMNITY COMPANY**:

"All powers 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 a 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 following officers: Chairman, President, any Vice President, any Assistant Vice President, any Secretary, any Assistant Secretary and the seal of the Company may be affixed by facsimile to any power of attorney or to any certificate relating thereto appointing Assistant Secretaries or Attorneys-in-Fact for purposes only of executing and attesting bonds and undertakings and other writings obligatory in the nature thereof, and 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 attached."

I, Sheryl B. Roberts, Assistant Secretary of **FEDERAL INSURANCE COMPANY**, **VIGILANT INSURANCE COMPANY**, and **PACIFIC INDEMNITY COMPANY** (the "Companies") do hereby certify that

- (i) the foregoing extract of the By-Laws of the Companies is true and correct,
- (ii) the Companies are duly licensed and authorized to transact surety business in all 50 of the United States of America and the District of Columbia and are authorized by the U. S. Treasury Department; further, Federal and Vigilant are licensed in Puerto Rico and the U. S. Virgin Islands, and Federal is licensed in American Samoa, Guam, and each of the Provinces of Canada except Prince Edward Island; and
- (iii) the foregoing Power of Attorney is true, correct and in full force and effect.

Given under my hand and seals of said Companies at Warren, NJ this 17th day of March 2003



  
Sheryl B. Roberts, Assistant Secretary

IN THE EVENT YOU WISH TO NOTIFY US OF A CLAIM, VERIFY THE AUTHENTICITY OF THIS BOND OR NOTIFY US OF ANY OTHER MATTER, PLEASE CONTACT US AT ADDRESS LISTED ABOVE, OR BY  
Telephone (908) 903-3485 Fax (908) 903-3656 e-mail: surety@chubb.com



This Notice pertains to the following Surety Bond issued by a member insurer of the Chubb Group of Insurance Companies, including Federal Insurance Company, Vigilant Insurance Company and Pacific Indemnity Company.

Bond Number: 8136-36-72

20030331000188150 Pg 3/3 23.00  
Shelby Cnty Judge of Probate, AL  
03/31/2003 09:29:00 FILED/CERTIFIED

**POLICYHOLDER DISCLOSURE NOTICE  
TERRORISM RISK INSURANCE ACT OF 2002**

You are hereby notified that pursuant to the Terrorism Risk Insurance Act of 2002 (the "Act") effective November 26, 2002, we are making available to you coverage for losses arising out of certain acts of international terrorism. Terrorism is defined as any act certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States Mission; and to have been committed by an individual or individuals acting on behalf of any foreign person or foreign interest, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Coverage for acts of terrorism is already included in the captioned Surety Bond.

You should know that, effective November 26, 2002, any losses caused by acts of terrorism covered by your Surety Bond will be partially reimbursed by the United States under the formula set forth in the Act. Under this formula, the United States of America pays 90% of covered terrorism losses that exceed the statutorily established deductible to be paid by the insurance company providing the coverage. The portion of your premium that is attributable to coverage for such acts of terrorism is zero, because we could not distinguish (and separately charge for) acts of terrorism from other causes of loss when we calculated your premium.

If you have any questions about this notice, please contact your agent or broker.

