

This Power of Attorney is granted pursuant to Article V, Sections (a) and (b) of the By-Laws of the THE NORTH RIVER INSURANCE COMPANY as adopted on the 26th day of June, 1972 and now in full force and effect.

ARTICLE V

Execution of Instruments

The Chairman of the Board, President, or any Vice-President, in conjunction with the Secretary, or any Secretary, if more than one shall be appointed by the Board, or an Assistant Secretary, shall have power on behalf of the Corporation:

(a) to execute, affix the corporate seal manually or by facsimile to, acknowledge, verify and deliver any contracts, obligations, instruments and documents whatsoever in connection with its business including, without limiting the foregoing, any bonds, guarantees, undertakings, recognizances, powers of attorney or revocations of any powers of attorney, stipulations, policies of insurance, deeds, leases, mortgages, releases, satisfactions and agency agreements;

(b) to appoint, in writing, one or more persons for any or all of the purposes mentioned in the preceding paragraph (a), including affixing the seal of the Corporation.

This Power of Attorney is signed and sealed under and by the authority of Article IV, Section 9 of the By-Laws of the THE NORTH RIVER INSURANCE COMPANY as adopted on the 26th day of June, 1972, and now in full force and effect.

Article IV, Section 9. Facsimile Signatures -- The signature of any officer authorized by the Corporation to sign any bonds, guarantees, undertakings, recognizances, stipulations, powers of attorney or revocations of any powers of attorney and policies of insurance issued by the Corporation may be printed facsimile, lithographed, or otherwise produced The Corporation may continue to use for the purposes herein stated the facsimile signature of any person or persons who shall have been such officer or officers of the Corporation, notwithstanding the fact that he may have ceased to be such at the time when such instruments shall be issued.

CERTIFICATE

State of New Jersey
County of Morris

I, the undersigned, Assistant Secretary of the THE NORTH RIVER INSURANCE COMPANY, DO HEREBY CERTIFY that the foregoing POWER OF ATTORNEY remains in full force and effect and has not been revoked and furthermore that the above quoted abstracts of Article V, Sections (a) & (b) and Article IV, Section 9 of the By-Laws of the Corporation are now in full force and effect.

In Testimony Whereof, I have hereunto subscribed my name and affixed the corporate seal of the said Company, this _____ day of _____ 19____.

By Ernest E. Smith
Assistant Secretary

Ernest E. Smith

RECORDED FEB 13 '74

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