

CERTIFIED COPY OF POWER OF ATTORNEY



American Fire & Casualty Company

American Building, Orlando, Fla. 32822

No. 1347

Know All Men by These Presents: That AMERICAN FIRE AND CASUALTY COMPANY, in pursuance of authority granted by Article IV, Section 3 of the By-Laws of said Company, does hereby nominate, constitute and appoint: Theodore R. Siefert or Frank C. Galloway or Paula S. Blair of Greenville, South Carolina - its true and lawful agent and attorney -in-fact, to make, execute, seal and deliver for and on its behalf as surety, and as its act and deed any and all BONDS, UNDERTAKINGS, and RECOGNIZANCES, not exceeding in any single instance ONE HUNDRED THOUSAND (\$ 100,000.00 - - ) Dollars, excluding, however, any bond(s) or undertaking(s) guaranteeing the payment of notes and interest thereon

And the execution of such bonds or undertakings in pursuance of these presents, shall be as binding upon said Company, as fully and amply, to all intents and purposes, as if they had been duly executed and acknowledged by the regularly elected officers of the Company at its office in Orlando, Florida, in their own proper persons.

The authority granted hereunder supersedes any previous authority heretofore granted the above named attorney(s)-in-fact.



In WITNESS WHEREOF, the undersigned, Vice-President of the said American Fire and Casualty Company has hereunto subscribed his name and affixed the Corporate Seal of the said American Fire and Casualty Company this 25th day of April 19 74.

(Signed) R. M. Schuder Vice-President

STATE OF FLORIDA } SS. COUNTY OF ORANGE

On this 25th day of April A.D. 19 74 before

the subscriber, a Notary Public of the State of Florida, in and for the County of Orange, duly commissioned and qualified, came R. M. Schuder, Vice-President of AMERICAN FIRE AND CASUALTY COMPANY, to me personally known to be the individual and officer described in, and who executed the preceding instrument, and he acknowledged the execution of the same, and being by me duly sworn depose and saith, that he is the officer of the Company aforesaid, and 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 said Corporation.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my Official Seal at the City of Orlando, State of Florida, the day and year first above written.

(Signed) Lois E. Anderson Notary Public, State of Florida at Large

(SEAL)

My Commission expires May 17, 1974.

This power of attorney is granted under and by authority of Article IV, Section 3 of the By-Laws of the Company, adopted by its directors on April 27, 1970, extracts from which read:

ARTICLE IV, SECTION 3 - "Corporate Attorneys-in-Fact. For the purpose of executing bonds, undertakings, recognizances, contracts of indemnity and all other writings obligatory in the nature thereof such as are usually incident to the transaction of the business of underwriting by insurance companies, the Chairman of the Board, the President and/or any Vice President of the Company is authorized to appoint attorneys-in-fact of the Company. Such appointments shall bear the corporate seal of the Company or a recital thereof.

CERTIFICATE

I, the undersigned Assistant Secretary of American Fire and Casualty Company, do hereby certify that the foregoing power of attorney, Article IV, Section 3 of the by-laws of the Company and correct copies are in full force and effect on this date,

IN WITNESS WHEREOF, I have hereunto set my hand and the seal of the Company this 20th day of March, 1975



Robert S. McPherson Assistant Secretary