

CERTIFIED COPY

GENERAL POWER OF ATTORNEY

BCKK 18 PAGE 1103

No. 82864

Know all Men by these Presents:

That UNITED STATES FIDELITY AND GUARANTY COMPANY, a corporation organized and existing under the laws of the State of Maryland, and having its principal office at the City of Baltimore, in the State of Maryland, does hereby constitute and appoint

Thomas E. Graham, Jr.

of the City of Columbia, State of South Carolina, its true and lawful attorney

for the following purposes, to wit:

To sign its name as surety to, and to execute, seal and acknowledge any and all bonds, and to respectively do and perform any and all acts and things set forth in the resolution of the Board of Directors of the said UNITED STATES FIDELITY AND GUARANTY COMPANY, a certified copy of which is hereto annexed and made a part of this Power of Attorney; and the said UNITED STATES FIDELITY AND GUARANTY COMPANY, through us, its Board of Directors, hereby ratifies and confirms all and whatsoever the said

Thomas E. Graham, Jr.

may lawfully do in the premises by virtue of these presents.

In Witness Whereof, the said UNITED STATES FIDELITY AND GUARANTY COMPANY has caused this instrument to be sealed with its corporate seal, duly attested by the signatures of its Vice-President and Assistant Secretary, this 16th day of June, A. D. 1972

UNITED STATES FIDELITY AND GUARANTY COMPANY.

(Signed) By Geo. A. Stewart, Jr., Vice-President.

(SEAL)

(Signed) David L. Royer, Assistant Secretary.

STATE OF MARYLAND, BALTIMORE CITY, ss:

On this 16th day of June, A. D. 1972, before me personally came Geo. A. Stewart, Jr., Vice-President of the UNITED STATES FIDELITY AND GUARANTY COMPANY and David L. Royer, Assistant Secretary of said Company, with both of whom I am personally acquainted, who being by me severally duly sworn, said that they resided in the City of Baltimore, Maryland; that they, the said Geo. A. Stewart, Jr. and David L. Royer were respectively the Vice-President and the Assistant Secretary of the said UNITED STATES FIDELITY AND GUARANTY COMPANY, the corporation described in and which executed the foregoing Power of Attorney; that they each knew the seal of said corporation; that the seal affixed to said Power of Attorney was such corporate seal, that it was so fixed by order of the Board of Directors of said corporation, and that they signed their names thereto by like order as Vice-President and Assistant Secretary, respectively, of the Company. My commission expires the first day in July, A. D. 1974.

(SEAL)

(Signed) Edith M. Dorsey, Notary Public.

STATE OF MARYLAND, BALTIMORE CITY, } Sc.

I, Robert H. Bouse, Clerk of the Superior Court of Baltimore City, which Court is a Court of Record, and has a seal, do hereby certify that Edith M. Dorsey, Esquire, before whom the annexed affidavits were made, and who has thereto subscribed his name, was at the time of so doing a Notary Public of the State of Maryland, in and for the City of Baltimore, duly commissioned and sworn and authorized by law to administer oaths and take acknowledgments, or proof of deeds to be recorded therein. I further certify that I am acquainted with the handwriting of the said Notary, and verily believe the signature to be his genuine signature.

In Testimony Whereof, I hereto set my hand and affix the seal of the Superior Court of Baltimore City, the same being a Court of Record, this 16th day of June, A. D. 1972

(SEAL)

(Signed) Robert H. Bouse, Clerk of the Superior Court of Baltimore City.

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