

Power of Attorney

BOOK 18 131

No. 79

KNOW ALL MEN BY THESE PRESENTS: That the ROYAL INSURANCE COMPANY OF AMERICA, a Corporation organized and existing under and by virtue of the laws of the State of ILLINOIS, pursuant to Article V, Section 1 of the By-Laws of said Company, an extract from which is hereunto attached, does hereby nominate, constitute and appoint

RICHARD T. SHOTWELL or GEORGE F. TINKER or ELEANOR M. CCB

of RICHMOND, in the State of VIRGINIA its true and lawful attorney(s)-in-fact to make, execute, attest, seal and deliver for and on its behalf, as surety, and as its act and deed, where required, any and all bonds, undertakings, recognizances and written obligations in the nature thereof, the penal sum of no one of which is in any event, to exceed UNLIMITED Dollars.

Such bonds and undertakings, when duly executed by the aforesaid Attorney(s)-in-fact shall be binding upon the said Company as fully and to the same extent as if such bonds and undertakings were signed by the President and Secretary of the Company and sealed with its corporate seal.

IN WITNESS WHEREOF, the ROYAL INSURANCE COMPANY OF AMERICA has caused its corporate seal to be hereunto affixed, and these presents to be signed by its duly authorized officers this 10 day of November, 19 80.

Attest: ELEANOR CHRISTIANSEN Assistant Secretary

By G. J. DYKHOUSE Vice President

STATE OF NEW YORK COUNTY OF NEW YORK } ss.:

ELEANOR CHRISTIANSEN

, being duly sworn, deposes and says:

That she is an Assistant Secretary of the ROYAL INSURANCE COMPANY OF AMERICA the corporation described in and which executed the above instrument; that she knows the corporate seal of the said corporation; that the seal affixed to the aforementioned instrument is the corporate seal of the said Company and was affixed thereto by order and authority of the Board of Directors of the said Company, that she signed her name thereto by like order and authority; that she is acquainted with G. J. DYKHOUSE and knows him to be the Vice President of the said Company; that the signature subscribed to the said instrument is in the handwriting of the said G. J. DYKHOUSE and was subscribed thereto by order and authority of the said Board of Directors and she further states that the following is a true copy of an extract from the By-Laws of said Company, and that the By-Laws are now in full force and effect:

"The President, any Vice President, or any other Officer designated by the Board of Directors, shall have power and authority to appoint Resident Vice Presidents, Resident Secretaries, Resident Assistant Secretaries, and Attorneys-in-fact, and to give such appointees full power and authority to sign and to seal with the Company's seal, where required, all policies, bonds, recognizances, stipulations and all underwriting undertakings, and he may at any time in his judgment remove any such appointees and revoke any authority given to them."

ELEANOR CHRISTIANSEN

Assistant Secretary

Sworn to before me this 10 day of November, 19 80.

ROY F. MONSON NOTARY PUBLIC, State of New York No. 31-472713 Qualified in New York County Certificate filed with N. Y. Co. Clerk Commission Expires March 30, 1982

STATE OF NEW YORK COUNTY OF NEW YORK } ss.:

I, ELEANOR CHRISTIANSEN, Assistant Secretary of the ROYAL INSURANCE COMPANY OF AMERICA, a corporation of the State of ILLINOIS, do hereby certify that the above and foregoing is a full, true and correct copy of Power of Attorney issued by said Company, and that I have compared same with the original and that it is a correct transcript therefrom and of the whole of the original and that the said Power of Attorney is still in full force and effect and has not been revoked.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the seal of said Company, at the City of New York, this 29 day of January, 1981.

Eleanor ChristianSEN Assistant Secretary

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