## Contract K-2324-70 Bid No. 2324-21

### CONTRACT

THIS CONTRACT by and between the NORMAN UTILITIES AUTHORITY, a Public Trust of the State of Oklahoma, hereinafter designated as the AUTHORITY, and **Krapff-Reynolds Construction Co** hereinafter designated as the CONTRACTOR, effective the date last executed below.

## WITNESSETH

WHEREAS, the AUTHORITY has caused to be prepared in accordance with law, specifications and other Contract Documents for the work hereinafter described; and has approved and adopted all of said Contract Documents; and has given and advertised an Invitation to Bid as required by law; and has received sealed Bids for the furnishing of all labor, materials and equipment for the following project:

# PROJECT WW0321 Sewer Maintenance Program 19 NORMAN, OKLAHOMA

in accordance with and as outlined and set out in the terms and provisions of said Contract Documents; and,

WHEREAS, the CONTRACTOR in response to said Invitation to Bid, has submitted to the AUTHORITY in the manner and at the time specified, a sealed Bid in accordance with the terms of this said Contract Documents; and

WHEREAS, the AUTHORITY, in the manner provided by law, has publicly opened, examined, and canvassed the Bids submitted and has determined and declared the above-named CONTRACTOR to be the best Bidder on the above-prepared project, and has duly awarded said Bid to said CONTRACTOR, for the sum named in the proposal, to wit:

Five Million, Four Hundred, Sixty-Eight Thousand, Nine Hundred and 50/100 dollars (\$) \$5,468,900.50

NOW, THEREFORE, for and in consideration of the mutual agreements, and covenants herein contained, the parties to this CONTRACT have agreed, and hereby agree, as follows:

- 1) The CONTRACTOR shall, in good and first-class, workman-like manner at his own cost and expense, furnish all labor, materials, tools, and equipment required to perform and complete said work in strict accordance with this CONTRACT and said CONTRACT Documents, per the Table of Contents, including, but not limited to:
  - the Invitation to Bid published in the Norman Transcript
  - Notice to Bidders
  - the Instructions to Bidders;
  - the CONTRACTOR'S Bid or Proposal:
  - the Bonds thereto:
  - Multiple affidavits
  - the Conditions of the Contract
  - the Technical Specifications and Construction Drawings

all of which documents are on file in the Office of the AUTHORITY, and are made a part of this CONTRACT as fully as if the same were set out in full, with the following additions and/or exceptions:

- 1. Contract Includes Addendum No. 1, Dated 9/27/2023.
- 2. Contract Includes Addendum No. 2, Dated 9/28/2023.
- 3. Contract Includes Add Alternate "B".

2) The AUTHORITY shall make payments, minus a retainage as stipulated in the CONTRACT Documents, to the CONTRACTOR in the following manner: On or about the last day of each month, the project manager, or other appropriate person, will make accurate estimates of the value, based on CONTRACT prices, of work done, and materials incorporated in the work and of materials suitably stored at the site thereof during the preceding calendar month. The CONTRACTOR shall furnish to the project manager, or other appropriate person, such detailed information as he may request to aid him as a guide in the preparation of the monthly estimates.

Each monthly estimate for payment must contain or have attached an affidavit in accordance with the Constitution of the State of Oklahoma, Title 74, Section 3109-3110, and Title 62, Section 310.09.

On completion of the work, but prior to the acceptance thereof by the AUTHORITY, it shall be the duty of the project manager, or other appropriate person, to determine that said work has been completely and fully performed in accordance with said CONTRACT Documents; and upon making such determinations said official shall make his final certificate to the AUTHORITY.

The CONTRACTOR shall furnish proof that all claims and obligations incurred by him in connection with the performance of said work have been fully paid and settled; said information shall be in the form of an affidavit, which shall bear the approval of the surety on the CONTRACT Bonds for payment of the final estimate to the CONTRACTOR; thereupon, the final estimate (including retainage) will be approved and paid.

- 3) The CONTRACTOR shall commence said work within <u>ten (10)</u> calendar days following receipt of a NOTICE-TO-PROCEED, prosecute the same vigorously and continuously, and complete the same within <u>five hundred and fifty</u> (550) calendar days following receipt of NOTICE-TO-PROCEED.
- 4) Time is of the essence in completion of this project and the AUTHORITY will suffer financial loss if the Work is not completed within the time(s) specified in preceding paragraph. CONTRACTOR and AUTHORITY also recognize the delays, expense, and difficulties involved in proving in a legal or arbitration proceeding such actual loss. Accordingly, instead of requiring any such proof, CONTRACTOR and AUTHORITY therefore further agree that as liquidated damages for delay (but not as a penalty) CONTRACTOR shall pay AUTHORITY One Thousand Dollars (\$ 1,000.00) for each calendar day that expires after the time specified in preceding paragraph, plus any authorized extensions thereof, for completion and readiness for final payment of each portion of the Work.
  - The AUTHORITY shall pay the CONTRACTOR for the work performed as follows:
    - a) Payment for unit price items shall be at the unit price bid for actual construction quantities. (or) Payment for the lump sum price items shall be at the price bid for actual construction complete in place.
    - b) Construction items specified but not included as bid items shall be considered incidental and shall not be paid for directly, but shall be included in the bid price for any or all of the pay quantities. Should any defective work or materials be discovered or should a reasonable doubt arise at to the quality of any work completed, there will be deducted from the next estimate an amount equal to the value of the defective or questionable work and shall not be paid until the defects are remedied. And that the CONTRACTOR'S bid is hereby made a part of this CONTRACT.
- 6) The AUTHORITY reserves the right to add to or subtract from the estimated quantities or amount of work to be performed up to a maximum of 15% of the total bid price.
- 7) The CONTRACTOR shall not undertake to furnish any materials or to perform any work not specifically authorized under the terms of this Agreement unless additional materials or work are authorized by written Change Order, executed by the AUTHORITY; and that in the event any additions are provided by the CONTRACTOR without such authorization, the CONTRACTOR shall not be entitled to any compensation therefore whatsoever.

- 8) The parties mutually agree and acknowledge that this is an Oklahoma AGREEMENT and any dispute shall be resolved in accordance with the Laws of the State of Oklahoma and actions if necessary shall be brought in the District Court of Cleveland County. In the event of ambiguity in any of the terms of this AGREEMENT, it shall not be construed for or against any party on the basis that such party did or did not author the same
- 9) That if any additional work is performed or additional materials provided by the CONTRACTOR upon authorization by the AUTHORITY, the CONTRACTOR shall be compensated therefore at the unit price bid or as agreed to by both parties in the execution of a Change Order.
- 10) No provision of this CONTRACT or of any such aforementioned documents shall be interpreted or given legal effect to create an obligation on the part of the AUTHORITY to third persons, including, by way of illustration but not exclusion, sureties upon performance bonds, payment bonds or other bonds, assignees of the CONTRACTOR, subcontractors, and persons performing labor, furnishing material or in any other way contributing to or assisting in the performance of the obligations of the CONTRACTOR; nor shall any such provisions be interpreted or given legal effect to afford a defense against any obligation owed or assumed by such third person to the AUTHORITY or in any way to restrict the freedom of the AUTHORITY to exercise full discretion in its dealing with the Contractor.
- 11) The CONTRACTOR shall furnish surety bonds and certificate of insurance as specified herein which bonds and insurance must be approved by the AUTHORITY prior to issuance of the NOTICE-TO-PROCEED and commencement of work on the project.

Commission a

13009608 Exp: 10/18/25

IN WITNESS WHEREOF, AUTHORITY and CONTRAC	CTOR have exec	cuted this AGREEMENT;
DATED this 11 day of October	, 20 <u>23</u>	
ATTEST  August Mande  Corporate Secretary (where applicable)	Signed:	Krapff - Reynolds Construction Co. PRINCIPAL  Authorized Representative  James L. King President
(Corporate Car Supere about able)	Address:	Name and Title  2400 N.E. 4th St.  Oklahoma C.ty OK 73117
SEAL TO	Telephone:	(405) 733-9682
NORMAN UTILITIES AUTHORITY		
APPROVED as to form and legality this day of		, 20
Approved by the Trustees of the NORMAN UTILITIES A	AUTHORITY this	AUTHORITY Attorney  s day of
HOMMAN OTHER TO MONTH I	, TTEAT	
D	ATTEST	
Ву:		
Title: Chairman		Secretary

Norman Utilities Authority Project WW0321 Sewer Maintenance Program 19

1 ...

Contract K-2324-70 Bid No. 2324-21 B-2324-34

Bond No. 107866846

# PERFORMANCE BOND

Know all men by these presents that Krapff-Reynolds Construction Co, as PRINCIPAL, and Travelers Casualty and Surety Company of America
Travelers Casualty and Surety Company of America , a corporation organized under the laws of the State of Connecticut , and authorized to transact business in the State of Oklahoma, as SURETY, are
held and firmly bound unto NORMAN UTILITIES AUTHORITY, a Public Trust of the State of Oklahoma, herein called
AUTHORITY, in the sum of <u>Five Million, Four Hundred, Sixty-Eight Thousand, Nine Hundred and 50/100</u> Dollars
(\$) \$5,468,900.50 for the payment of which sum PRINCIPAL and SURETY bind themselves, their heirs, executors,
administrators, successors and assigns jointly and severally.
WHEREAS, the conditions of this obligation are such, that the PRINCIPAL, being the successful bidder on the following PROJECT:
PROJECT WW0321
Sewer Maintenance Program 19
NORMAN, OKLAHOMA
has entered into a written CONTRACT (K-2324-70) with the AUTHORITY, dated toperform
and complete said PROJECT, that CONTRACT being incorporated herein by reference as if fully set forth.
NOW, THEREFORE, if PRINCIPAL shall, in all particulars, well and truly perform and abide by the CONTRACT and all specifications and covenants thereto; and if the PRINCIPAL shall promptly pay or cause to be paid all indebtedness incurred for labor and materials and repairs to and parts for equipment furnished in the making of this PROJECT, whether incurred by the PRINCIPAL or subcontractors; and if the PRINCIPAL shall protect and hold harmless the AUTHORITY from all loss, damage, and expense to life or property suffered or sustained by any person, firm, or corporation caused by the PRINCIPAL or his or its agents, servants, or employees in the construction of the PROJECT, or by or in consequence of any negligence, carelessness or misconduct in guarding and protecting the same, or from any act or omission of the PRINCIPAL or his or its agents, servants, or employees; and if the PRINCIPAL shall protect and save the AUTHORITY harmless from all suits and claims of infringement or alleged infringement or patent rights or processes, then this obligation shall be null and void. Otherwise this obligation shall remain in full force and effect.
It is further expressly agreed and understood by the parties hereto that no changes or alterations in the CONTRACT and no deviations from the plan or mode of procedure herein fixed shall have the effect of releasing the sureties, or any of them, from the obligations of this Bond.
It is further expressly agreed that the PRINCIPAL'S obligations under this Bond include payment of not less than the prevailing hourly rate of wages as established by the Commissioner of Labor and by the Secretary of the U.S. Department of Labor or as determined by a court on appeal.

corporate seal (where applicable) to be hereunto affixe	d by its duly a	these presents to be executed in its name and its
corporate seal to be hereunto affixed by (Corporate Seal) (where applicable)  ATTEST  Corporate Secretary (where applicable)	authorize	Krapff-Reynolds Construction Company PRINCIPAL  Authorized Representative  James L. King Presidust
	Address:	Name and Title  Krapff-Reynolds Construction Company
		2400 NE 4th
	Telephone:	Oklahoma City, OK 73117 405-733-9682
(Corporate Seal)  ATTEST  Belly Killman, Witness	Signed:	Travelers Casualty and Surety Company of America SURETY  Authorized Representative
	Address:	Deborah L. Raper Name and Title Rich & Cartmill. Inc.
		9401 Cedar Lake Avenue
	Telephone:	Oklahoma City. OK 73114
		405-418-8600

# **CORPORATE ACKNOWLEDGEMENT**

STATE OF OKlahoma)	
COUNTY OF OKIAhoma)	
The foregoing instrument was acknowledged before me this <u>16</u> day of <u>October</u> ,	
20 23, by James 2. King Pres. of Kraps Peynolds Contractor  Name and Title Contractor  Corporation, on behalf of the corporation.	struction Co
WITNESS my hand and seal this 16 day of October	
Notary Public	where the same of
My Commission Expires: 16-18-2025  [INDIVIDUAL ACKNOWLEDGEMENT]  [INDIVIDUAL ACKNOWLEDGEMENT]	KAREN WHOMBLE Notary Public State of Oklahoma # 13009608 Exp: 10/18/25
STATE OF)  COUNTY OF)	
The foregoing instrument was acknowledged before me this day of,	
20, by an individual.  Name and Title	
WITNESS my hand and seal this day of	20
Notary Public	<u> </u>
My Commission Expires:	

# PARTNERSHIP ACKNOWLEDGEMENT

07175.05		
STATE OF	)§	
COUNTY OF)	73	
The foregoing instrument was acknowledge	ed before me this day of	
20, byName and Title	partner (or agent) o	on behalf of
. 10.	, a partnership.	229
WITNESS	my hand and seal this day of	20
	Notary Public	wheeter.
My Commission Expires:		
NORMAN UTILITIES AUTHORITY		
APPROVED as to form and legality this	day of, 20	
		AUTHORITY Attorney
Approved by the Trustees of the NORMAN	UTILITIES AUTHORITY this day of	
, 20	,	
NORMAN UTILITIES AUTHORITY		
	ATTEST	2.5
Ву:		
Title: Chairman	Secretary	

Norman Utilities Authority Project WW0321 Sewer Maintenance Program 19 Contract K-2324-70 Bid No. 2324-21 B-2324-35

Bond No. 107866846

STATUTORY BOND		
Know all men by these presents that Krapff-Reynolds Construction Co, as PRINCIPAL, and Travelers Casualty and Surety Company of America, a corporation organized under the laws of the State of Connecticut, and authorized to transact business in the State of Oklahoma, as SURETY, are held and firmly bound unto NORMAN UTILITIES AUTHORITY, a Public Trust of the State of Oklahoma, herein called AUTHORITY, in the sum of Five Million. Four Hundred. Sixty-Eight Thousand. Nine Hundred and 50/100. Dollars (\$) \$5,468,900.50 for the payment of which sum PRINCIPAL and SURETY bind themselves, their heirs, executors, administrators, successors and assigns jointly and severally.		
WHEREAS, the conditions of this obligation are such, that the PRINCIPAL, being the lowest and best bidder on the following PROJECT:		
PROJECT WW0321 SEWER MAINTENANCE PROGRAM 19 NORMAN, OKLAHOMA		
has entered into a written CONTRACT (K-2324-70) with the AUTHORITY, dated to perform and complete said PROJECT, that CONTRACT being incorporated herein by reference as if fully set forth.		
NOW, THEREFORE, if the PRINCIPAL, shall properly and promptly complete the work on this PROJECT in accordance with the CONTRACT, and shall well and truly pay all indebtedness incurred for labor and materials and repairs to and parts for equipment furnished in the making of the PROJECT, whether incurred by the PRINCIPAL, his subcontractors, or any material men, then this obligation shall be void. Otherwise this obligation shall remain in full force and effect. If debts are not paid within thirty (30) days after the same becomes due and payable, the person, firm, or corporation entitled thereto may sue and recover on this Bond, subject to the provisions of 61 O.S. 1981 §2, for the amount so due and unpaid.		

It is further expressly agreed and understood by the parties hereto that no changes or alterations in said CONTRACT and no deviations from the plan or mode of procedure herein fixed shall have the effect of releasing the SURETIES, or any of them, from the obligation of this Bond.

It is further expressly agreed that the PRINCIPAL'S obligations under this Bond include payment of not less than the prevailing hourly rate of wages as established by the Commissioner of Labor of the State of Oklahoma and by the Secretary of the U.S. Department of Labor or as determined by a court on appeal.

corporate seal (where applicable) to be hereunto affix	ed by its duly a	se presents to be executed in its name and its nuthorized representative(s), on the day of these presents to be executed in its name and its
corporate seal to be hereunto affixed by		d representative on the day of
(Corporate Seal) (where applicable)  ATTEST  ATTEST  ATTEST	CONSTRUCTION OF THE PROPERTY O	Krapff-Reynolds Construction Company PRINCIPAL
Corporate Secretary (where applicable)	mmmin.	Authorized Representative
		James L. King President Name and Title
	Address:	Krapff-Reynolds Construction Company
		2400 NE 4th
	Telephone:	Oklahoma City, OK 73117
	· siopilolio.	405-733-9682
(Corporate Seal)		Travelers Casualty and Surety Company of America SURETY
SHIPOTHE SHIPSKEP Becky Killman, Witness	Signed:	10000+000 Authorized Representative
	Address:	Rich & Cartmill. Inc.
		9401 Cedar Lake Avenue
	Tolorhana	Oklahoma City. OK 73114
	Telephone:	405-418-8600

Contract K-2324-70 Bid No. 2324-21 B-2324-35

# **CORPORATE ACKNOWLEDGEMENT**

STATE OF OKLAHOMA )
COUNTY OF OKICHOMON)
The foregoing instrument was acknowledged before me this 16 day of October,
20 23, by James L. King Pres- of Krapts Reynolds Constitution Constitu
WITNESS my hand and seal this 16 day of OCHOBER 20 23
Notary Public
My Commission Expires:
INDIVIDUAL ACKNOWLEDGEMENT
STATE OF OKLAHOMA )
COUNTY OF
The foregoing instrument was acknowledged before me this day of
20, by an individual.  Name and Title
WITNESS my hand and seal this day of20
Notary Public
My Commission Expires:

Contract K-2324-70 Bid No. 2324-21 B-2324-35

# PARTNERSHIP ACKNOWLEDGEMENT

STATE OF C	OKLAHOMA )			
COUNTY OF	=)	)§		
The foregoin	g instrument was acknowledg	ged before me this da	y of	-1
20, by	/Name and Title		partner (or agent) on behal	f of
		, a partnership.		
	WITNESS	6 my hand and seal this	day of	20
		No	otary Public	
My Commiss	sion Expires:			
NORMAN UT	FILITIES AUTHORITY			
APPROVED	as to form and legality this _	day of	, 20	
				AUTHORITY Attorne
	the Trustees of the NORMAN		this day of	
NORMAN UT	FILITIES AUTHORITY			
		ATTES	т	
Ву:				<u></u>
Title:	Chairman		Secretary	

Norman Utilities Authority Project WW0321 Sewer Maintenance Program 19 Contract K-2324-70 Bid No. 2324-21 MB-2324-23

Bond No. 107866846

#### MAINTENANCE BOND

WALKI ERANGE BOILD
Know all men by these presents that Krapff-Reynolds Construction Co, as PRINCIPAL, and Travelers Casualty and Surety Company of America, a corporation organized under the laws of the
State of Connecticut , and authorized to transact business in the State of Oklahoma, as SURETY, are
held and firmly bound unto NORMAN UTILITIES AUTHORITY, a Public Trust of the State of Oklahoma, herein called
AUTHORITY, in the sum of Five Million, Four Hundred, Sixty-Eight Thousand, Nine Hundred and 50/100 Dollars
(\$) \$5,468,900.50 for the payment of which sum PRINCIPAL and SURETY bind themselves, their heirs, executors administrators, successors and assigns jointly and severally.
WHEREAS, the conditions of this obligation are such, that the PRINCIPAL, being the successful bidder on the following PROJECT:
PROJECT WW0321
SEWER MAINTENANCE PROGRAM 19 NORMAN, OKLAHOMA

has entered into a written CONTRACT (K-2324-70) with the AUTHORITY, dated \_\_\_\_\_\_\_ to perform and complete said PROJECT, that CONTRACT being incorporated herein by reference as if fully set forth.

WHEREAS, under the ordinances of the AUTHORITY, the PRINCIPAL is required to furnish to the AUTHORITY a maintenance bond covering said construction of this PROJECT, the bond to include the terms and provisions hereinafter set forth, as a condition precedent to final acceptance of the PROJECT.

NOW THEREFORE, if the PRINCIPAL shall keep and maintain, subject to normal wear and tear, the construction, except for defects not occasioned by improper workmanship, materials, or failure to protect new work until it is accepted, and if the PRINCIPAL shall promptly repair, without notice from the AUTHORITY or expense to the AUTHORITY any and all defects arising from improper workmanship, materials, or failure to protect new work until it is accepted; all for a period of two (2) years from the date of the written final acceptance by the AUTHORITY, then this obligation shall be null and void. Otherwise, this obligation shall remain in full force and effect at all times.

Provided further, however, that upon neglect, failure or refusal of the PRINCIPAL to maintain or make any needed repairs upon the construction on the PROJECT, as set out in the preceding paragraph, within ten (10) days after the mailing of notice to the PRINCIPAL by letter deposited in the United States Post Office at Norman, Oklahoma, addressed to the PRINCIPAL at the address set forth below, then the PRINCIPAL and SURETY shall jointly and severally be liable to the AUTHORITY for the cost and expense for making such repair, or otherwise maintaining the said construction.

If is further expressly agreed and understood by the parties hereto that no changes or alterations in said CONTRACT and no deviations from the plan or mode of procedure herein fixed shall have the effect of releasing the sureties, or any of them, from the obligations of this Bond.

IN WITNESS WHEREOF, the said PRINCIPAL has caused corporate seal (where applicable) to be hereunto affixed by its duly a and its corporate seal to be hereunto affixed by its author, 20, and the SURETY has and its corporate seal to be hereunto affixed by its author, 20	authorized representative(s), on the day of caused these presents to be executed in its name
(Corporate Seal) (where applicable) ATTEST  SEAL Signed:	Cham 1. May
Corporate Secretary (where applicable)	Authorized Representative  Tames L. King President  Name and Title
Address:	Krapff-Reynolds Construction Company
Telephone:	
(Corporate Seal)  ATTEST  Signed:  Corporate: Seepetaby Becky Illman, Witness	Travelers Casualty and Surety Company of America SURETY  Published Authorized Representative
Address:	Deborah L. Raper Name and Title  Rich & Cartmill, Inc.  9401 Cedar Lake Avenue
Telephone:	Oklahoma City, OK 73114

Contract K-2324-70 Bid No. 2324-21 MB-2324-23

# **CORPORATE ACKNOWLEDGEMENT**

STATE OF <u>Chlahom</u> () )§ COUNTY OF <u>Chlahom</u> ()	
The foregoing instrument was acknowledged before me this 16 day of October,	
20 23, by James L. King Bres. of Haps Reynold's longer Ve Name and Title a	ction Cc.
WITNESS my hand and seal this 16 day of <u>Octoher</u> Notary Public	_20 <u>2 3</u> .
((SEAL))	REN WHOMBLE Notary Public state of Oklahon 009608 Exp.
STATE OF)  COUNTY OF)	
The foregoing instrument was acknowledged before me this day of,	-
20, by an individual.  Name and Title	
WITNESS my hand and seal this day of	20
Notary Public	
My Commission Expires:	

Contract K-2324-70 Bid No. 2324-21 MB-2324-23

# PARTNERSHIP ACKNOWLEDGEMENT

STATE OF	)			
COUNTY O	F)	)§		
	ng instrument was acknowledged	=	5.000	
20, b	, by partner (or agent) on behalf of Name and Title			of
		, a partnership.		
	WITNESS m	y hand and seal this	_ day of	20
		Notary Public		
My Commis	sion Expires:			
NORMAN U	ITILITIES AUTHORITY			
APPROVEC	as to form and legality this	day of	, 20	
				AUTHORITY Attorne
	y the Trustees of the NORMAN U	TILITIES AUTHORITY th	is day of	
NORMAN U	TILITIES AUTHORITY			
		ATTEST	•	
Ву:	-			
Title:	Chairman	<u> </u>	Secretary	



**Travelers Casualty and Surety Company of America Travelers Casualty and Surety Company** St. Paul Fire and Marine Insurance Company

#### **POWER OF ATTORNEY**

KNOW ALL MEN BY THESE PRESENTS: That Travelers Casualty and Surety Company of America, Travelers Casualty and Surety Company, and St. Paul Fire and Marine Insurance Company are corporations duly organized under the laws of the State of Connecticut (herein collectively called the "Companies"), and that the Companies do hereby make, constitute and appoint Deborah L. Raper OKLAHOMA CITY
Oklahoma their true and lawful Attorney(s)-in-Fact to sign, execute, seal and acknowledge any and all bonds, recognizances, conditional undertakings and other writings obligatory in the nature thereof on behalf of the Companies in their business of guaranteeing the fidelity of persons, guaranteeing the performance of contracts and executing or guaranteeing bonds and undertakings required or permitted in any actions or proceedings allowed by law.

IN WITNESS WHEREOF, the Companies have caused this instrument to be signed, and their corporate seals to be hereto affixed, this 21st day of April, 2021.







purposes therein contained by signing on behalf of said Companies by himself as a duly authorized officer.

State of Connecticut

City of Hartford ss.

On this the 21st day of April, 2021, before me personally appeared Robert L. Raney, who acknowledged himself to be the Senior Vice President of each of the Companies, and that he, as such, being authorized so to do, executed the foregoing instrument for the

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

My Commission expires the 30th day of June. 2026



This Power of Attorney is granted under and by the authority of the following resolutions adopted by the Boards of Directors of each of the Companies, which resolutions are now in full force and effect, reading as follows:

RESOLVED, that the Chairman, the President, any Vice Chairman, any Executive Vice President, any Senior Vice President, any Vice President, any Second Vice President, the Treasurer, any Assistant Treasurer, the Corporate Secretary or any Assistant Secretary may appoint Attorneys-in-Fact and Agents to act for and on behalf of the Company and may give such appointee such authority as his or her certificate of authority may prescribe to sign with the Company's name and seal with the Company's seal bonds, recognizances, contracts of indemnity, and other writings obligatory in the nature of a bond, recognizance, or conditional undertaking, and any of said officers or the Board of Directors at any time may remove any such appointee and revoke the power given him or her; and it is

FURTHER RESOLVED, that the Chairman, the President, any Vice Chairman, any Executive Vice President, any Senior Vice President or any Vice President may delegate all or any part of the foregoing authority to one or more officers or employees of this Company, provided that each such delegation is in writing and a copy thereof is filed in the office of the Secretary; and it is

FURTHER RESOLVED, that any bond, recognizance, contract of indemnity, or writing obligatory in the nature of a bond, recognizance, or conditional undertaking shall be valid and binding upon the Company when (a) signed by the President, any Vice Chairman, any Executive Vice President, any Senior Vice President or any Vice President, any Second Vice President, the Treasurer, any Assistant Treasurer, the Corporate Secretary or any Assistant Secretary and duly attested and sealed with the Company's seal by a Secretary or Assistant Secretary. or (b) duly executed (under seal, if required) by one or more Attorneys-in-Fact and Agents pursuant to the power prescribed in his or her certificate or their certificates of authority or by one or more Company officers pursuant to a written delegation of authority; and it is

FURTHER RESOLVED, that the signature of each of the following officers: President, any Executive Vice President, any Senior Vice 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 Resident Vice Presidents, Resident 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 on the Company in the future with respect to any bond or understanding to which it is attached.

I, Kevin E. Hughes, the undersigned, Assistant Secretary of each of the Companies, do hereby certify that the above and foregoing is a true and correct copy of the Power of Attorney executed by said Companies, which remains in full force and effect.

Dated this

day of







To verify the authenticity of this Power of Attorney, please call us at 1-800-421-3880. Please refer to the above-named Attorney(s)-in-Fact and the details of the bond to which this Power of Attorney is attached.