

American Bankers Insurance Company of Florida
11222 Quail Roost Drive, Miami, FL 33157-6596

GENERAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS,

Bond Number: LPM 0507122

That American Bankers Insurance Company of Florida, a corporation duly organized and existing under the laws of the State of Florida and having its Home Office in Miami, Dade County, Florida, does by these presents make, constitute, and appoint:

***** Andy Bruner or Joseph G. Johnson or Todd Gould *****

of Marville and State of Tennessee its true and lawful Attorney-in-Fact, with full power and authority for and on behalf of the Company as surety, to execute and deliver and affix the seal of the Company thereto, if a seal is required, on bonds, undertaking, recognizance, consents of surety, or other written obligations in the nature thereof, as follows,

***** ANY AND ALL BONDS – MAXIMUM PENALTY \$300,000.00 *****

In witness whereof, American Bankers Insurance Company of Florida has caused these presents to be signed by its Chief Executive Officer, Operations Department of American Bankers Insurance Company of Florida, and its corporate seal to be hereto affixed this 13th day of January, AD., 2020.

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

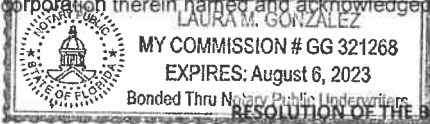
Attest: Jeannie Aragon Cruz
Secretary, American Bankers Insurance Company of Florida

By: Kathy McDonald
Kathy McDonald, Chief Executive Officer of Global Specialty Business
American Bankers Insurance Company of Florida

State of Florida

County of Dade

On this 13th day of January, in the year 2020, before me Laura M. Gonzalez a notary public, personally appeared Jeannie Aragon-Cruz, personally known to me to be the person who executed the within instrument as Secretary of the Company and Kathy McDonald, personally known to me to be the person who executed the within instrument as Chief Executive Officer, Operations Department of American Bankers Insurance Company of Florida on behalf of the corporation therein named and acknowledged to me that the corporation executed it.



Laura M. Gonzalez
NOTARY PUBLIC
RESOLUTION OF THE BOARD OF DIRECTORS OF AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA

WHEREAS, it is necessary for the effectual transaction of business that the Company appoint agents and attorneys with power and authority to act for it and in its name in the states and territories of the United States, and additionally American Bankers Insurance Company of Florida in the provinces of the Dominion of Canada.

RESOLVED, that the American Bankers Insurance Company of Florida hereby does authorize and empower the Chief Executive Officer, Operations Department of American Bankers Insurance Company of Florida in conjunction with its Secretary or one of its Designated Signers, under its corporate seal to appoint any person or persons to act as its true and lawful attorney-in-fact, to execute and deliver any and all contracts, guaranteeing the fidelity of persons holding positions of public or private trust, guaranteeing the performances of contracts other than insurance policies and executing or guaranteeing bonds and undertakings, required or permitted to all actions or proceedings, or by law allowed; and

FURTHER RESOLVED, that the signature of any officer authorized by resolutions of the Board and the Company seal may be affixed by facsimile to any power of attorney or special power of attorney or certification of either given for the execution of any bond, undertaking, recognizance or other written obligation in the nature thereof, such signature and seal, when so used being hereby adopted by the Company as the original signature of such officer and the original seal of the Company, to be valid and binding upon the Company with the same force and effect as though manually affixed.

I certify the above is a true copy of a resolution adopted by unanimous consent by the Board of Directors of AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA, on May 23rd, 2007.

Jeannie Aragon Cruz
Secretary, American Bankers Insurance Company of Florida

I, the undersigned Secretary of American Bankers Insurance Company of Florida, hereby certify that the above and foregoing is a full, true and correct copy of the Original Power of Attorney issued by said Company, and do hereby further certify that the said Power of Attorney is still in force and effect.

And I do hereby further certify that the Certificate of this Power of Attorney is signed and sealed by facsimile under and by the authority of the resolution adopted by the Board of Directors of American Bankers Insurance Company of Florida by unanimous consent on the 23rd day of May, 2007, and that said resolution has not been amended or repealed.

Given under my hand and seal of said Company, this 13th day of January, 2020.

Jeannie Aragon Cruz
Secretary, American Bankers Insurance Company of Florida

To Form and Be a
Part of Bond Number LPM 0507122

PRINCIPAL NAME

NORTH CAROLINA MODULAR BUILDING
SET-UP CONTRACTOR LICENSE BOND

#LPM 0507122 Re: Estrada

WE, CMH Homes, Inc., DBA: Clayton Homes #1034 as principal, located at 1921 Keller Andrews Rd, Sanford, Nc 27330 and AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA (surety) of 11222 Quail Roost Drive, Miami, FL 33157 (address) a corporation incorporated under the laws of the state of Florida and duly licensed to transact a surety business in the State of North Carolina as surety, are indebted and bound to the Harnett County (city or county inspection department) in the sum of Five Thousand and 00/100 (\$5,000.00) Dollars for which payment we bind ourselves and our legal representatives jointly and severally.

THE CONDITION OF THIS OBLIGATION IS SUCH, that whereas the principal has entered into a contract for the set-up and installation of the modular building described herein:

NOW THEREFORE, if the principal and all his agents and employees shall set-up and install said modular building in compliance with the regulations of the North Carolina State Building Code governing installation of modular buildings, then this obligation shall be null and void; otherwise, it shall be in full force and effect.

It is expressly provided that:

1. This bond is executed by the said principal and surety to enable the principal to set-up one North Carolina labeled modular building.
2. This bond is in full force and effect as to the above State Building Code obligations of the principal for the set-up of one North Carolina labeled modular building at the following address:
Street: 159 Georgie Drive
City: Broadway, NC 27505
3. This bond will remain in full force and effect for **ONE YEAR** following the issuance of the certificate of compliance for the modular building.
4. The bond must remain on file with the Harnett County (city or county inspection dept.).
5. The owner of the modular building described in paragraph 2, who sustains any loss or damage by reason of any act or omission covered by this bond may, in addition to any other remedy that he may have, bring an action in his own name on this bond for the recovery of damages sustained by him.
6. It is further understood and agreed that this bond shall be open to successive claims up to the face value of the bond. The surety shall not be liable for successive claims in excess of the bond amount, regardless of the number of claims made against the bond.

In Witness Whereof, the above bounden parties have executed this instrument under their several seals, this the 1st day of April, 2020, the name and corporate seal of each corporate party being hereto affixed and these presents duly signed to be its undersigned representative, pursuant to authority of its governing body.

Signature of Principal

General Manager

Title

Surety by

(Signature)

Andy Bruner

(Print Name)

Title

Attorney-In-Fact

Address

11222 Quail Roost Drive, Miami, FL, 33157

NC Resident Agent

Address