

This Instrument Was Prepared By:

13 /
Richard E. Deutch, Jr., Esq.
Stearns Weaver Miller, et al.
150 W. Flagler Street, Suite 2200
Miami, FL 33130

NOTICE OF COMMENCEMENT

The undersigned hereby informs you that improvements will be made to certain real property, and in accordance with Chapter 713.13 of the Florida Statutes, the following information is stated in this NOTICE OF COMMENCEMENT.

1. Description of Property: SEE EXHIBIT "A" ATTACHED HERETO
2. General Description of Improvements: The development of a 110-unit multifamily apartment project
3. Owner's Information:
 - a. Name and Address:
HTG Osprey Pointe, LLC, a Florida limited liability company
3225 Aviation Avenue, 6th Floor
Coconut Grove, FL 33133
 - b. Interest in Property: Fee Simple
 - c. Fee Simple Title Holder's Name and Address (If Other Than Owner):
4. Contractor's Name and Address (the "Contractor") is:
HTG Hennessy, LLC
2300 22nd Street North
St. Petersburg, FL 33713
5. Surety:
Travelers Casualty and Surety Company of America
One Tower Square
Hartford, Connecticut 06183

Amount of Bond: \$12,818,695.00
A copy of the Payment Bond is attached hereto as Exhibit "B".
6. Construction Lenders' Names and Addresses:

Florida Housing Finance Corporation
227 North Bronough Street, Suite 5000
Tallahassee, Florida 32301-1329

7. Name and address of person within the State of Florida designated by Owner upon whom notices and other documents may be served as provided in Section 713.13(1)(a)(7), Florida Statutes:

Matthew Rieger
HTG Osprey Pointe, LLC, a Florida limited liability company
3225 Aviation Avenue, 6th Floor
Coconut Grove, FL 33133

8. In addition to itself, Owner designates the following persons to receive a copy of the Lienor's Notice as provided in Section 713.13(1)(b), Florida Statutes:

1. Construction Lenders:
Florida Housing Finance Corporation
c/o AmeriNat
5300 W. Cypress Street, Suite 261
Tampa, Florida 33607
Attention: Mark Fredericks

2. Servicer:
Fifth Third Commercial Funding, Inc.
38 Fountain Square Plaza, MD 1090AG
Cincinnati, OH 45263
Attn: Justin Marshall

3. Title Company:
Construction Loan Department
Fidelity National Title Group
13800 NW 14th Street, Suite 190
Sunrise, FL 33323
Attn: Doreen Brown

4. Owner's Counsel:
Stearns Weaver Miller Weissler Alhadeff & Sitterson, P.A.
150 West Flagler Street, Suite 2200
Miami, FL 33130
Attn: Richard E. Deutch, Jr., Esq.

9. The Expiration Date of Notice of Commencement is one year from date of recording unless a different date is specified: April 1, 2021.

WARNING TO OWNER: ANY PAYMENTS MADE BY THE OWNER AFTER THE EXPIRATION OF THE NOTICE OF COMMENCEMENT ARE CONSIDERED IMPROPER PAYMENTS UNDER CHAPTER 713, PART I, SECTION 713.13, FLORIDA STATUTES, AND CAN RESULT IN YOUR PAYING TWICE FOR IMPROVEMENTS TO YOUR PROPERTY. A NOTICE OF

COMMENCEMENT MUST BE RECORDED AND POSTED ON THE JOB SITE BEFORE THE FIRST INSPECTION. IF YOU INTEND TO OBTAIN FINANCING, CONSULT WITH YOUR LENDER OR AN ATTORNEY BEFORE COMMENCING WORK OR RECORDING YOUR NOTICE OF COMMENCEMENT.

[Signature and Notary appear on following page.]

[Notice of Commencement Signature Page]

OWNER:

HTG Osprey Pointe, LLC, a Florida limited liability company

By: HTG Osprey Pointe Manager, LLC, a Florida limited liability company, as its manager

By: *MR*
Matthew Rieger, Manager

STATE OF FLORIDA)
)SS:
COUNTY OF MIAMI-DADE)

Sworn to and subscribed before me this 30 day of July, 2019, by Matthew Rieger, as Manager of HTG Osprey Pointe Manager, LLC, a Florida limited liability company, as manager of HTG Osprey Pointe, LLC, a Florida limited liability company, on behalf of the companies.

Personally Known OR Produced Identification

Type of Identification Produced

GB
Print or Stamp Name: _____
Notary Public, State of Florida
Commission No.: _____
My Commission Expires: _____

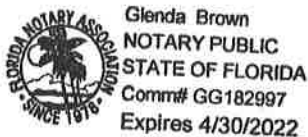


Exhibit "A"
Legal Description

COMMENCE AT THE SOUTHEAST CORNER OF SECTION 34, TOWNSHIP 24 SOUTH, RANGE 21 EAST; THENCE ALONG THE SOUTH BOUNDARY OF SAID SECTION 34, S 88°51'35" W A DISTANCE OF 85.56 FEET TO THE WESTERLY RIGHT OF WAY LINE OF U.S. HIGHWAY 301; THENCE ALONG SAID RIGHT OF WAY LINE N 00°56'22" W A DISTANCE OF 152.00 FEET TO THE POINT OF BEGINNING; THENCE LEAVING SAID WESTERLY RIGHT OF WAY S 88°51'35" W A DISTANCE OF 300.00 FEET; THENCE S 00°56'22" E A DISTANCE OF 250.00 FEET; THENCE S 01°36'36" E A DISTANCE OF 53.79 FEET; THENCE S 88°42'33" W A DISTANCE OF 335.05 FEET; THENCE N 17°14'31" W A DISTANCE OF 252.21 FEET TO THE POINT OF CURVATURE OF A CURVE THAT IS CONCAVE TO THE EAST, SAID CURVE HAVING A RADIUS OF 349.52 FEET, A DELTA OF 15°47'07", A CHORD LENGTH OF 95.99 FEET, AND A CHORD BEARING OF N 09°20'58" W; THENCE ALONG THE ARC OF SAID CURVE A DISTANCE OF 96.30 FEET TO A POINT OF TANGENCY; THENCE N 01°27'24" W A DISTANCE OF 317.35 FEET; THENCE S 88°51'35" W A DISTANCE OF 69.88 FEET; THENCE N 00°56'22" W A DISTANCE OF 200.00 FEET; THENCE N 88°51'35" E A DISTANCE OF 100.00 FEET; THENCE S 00°56'22" E A DISTANCE OF 200.00 FEET; THENCE N 88°51'35" E A DISTANCE OF 392.00 FEET; THENCE S 00°56'22" E A DISTANCE OF 160.00 FEET; THENCE N 88°51'35" E A DISTANCE OF 300.00 FEET TO THE WESTERLY RIGHT OF WAY LINE OF U.S. HIGHWAY 301; THENCE ALONG SAID RIGHT OF WAY S 00°56'22" E A DISTANCE OF 190.00 FEET TO THE POINT OF BEGINNING,

SAID LANDS SITUATE, LYING AND BEING IN PASCO COUNTY, FLORIDA.

EXHIBIT "B"



Bond No.: 106916042

Document A312™ - 2010

Payment Bond

Any singular reference to Contractor, Surety, Owner or other party shall be considered plural where applicable.

CONTRACTOR: (Name, legal status, and address) **Surety:** (Name, legal status, and principal place of business)

HTG Hennessy, LLC
 2300 22nd Street North
 St. Petersburg, Florida 33713

Travelers Casualty and Surety Company of America
 One Tower Square
 Hartford, Connecticut 06183

OWNER: (Name, legal status, and address)

HTG Osprey Pointe, LLC
 3225 Avlation Avenue, Suite 602
 Coconut Grove, Florida 33133

CONSTRUCTION CONTRACT:

Date: January 25, 2019
Amount: Twelve Million Eight Hundred Eighteen Thousand Six Hundred Ninety-Five and No/100 Dollars (\$12,818,695.00)
Description: Osprey Pointe
 (Name and location) 13021 US Highway 301, Dade City, Florida

BOND:


Date: July 30, 2019
Amount: Twelve Million Eight Hundred Eighteen Thousand Six Hundred Ninety-Five and No/100 Dollars (\$12,818,695.00)

Modification to this Bond: None See Section 18

CONTRACTOR:
 HTG Hennessy, LLC

SURETY:
 Travelers Casualty and Surety Company of America

Signature: 
Name and Title: Mark Stalker, President

Signature: 
Name and Title: Joseph R. Williams
 Attorney-In-Fact & FL Licensed Agent

(Any additional signatures appear on the last page of this Performance Bond.)
 (FOR INFORMATION ONLY - Name, address, and telephone)

AGENT or BROKER:
 Joseph R. Williams
 USI Insurance Services National, Inc.
 3475 Piedmont Road, Suite 800
 Atlanta, Georgia 30305
 (470) 875-0435

OWNER REPRESENTATIVE: (Architect, Engineer, or other party)
 Fugleberg Koch, LLC
 2555 Temple Trail
 Winter Park, FL 32789
 (407) 629-0595

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 User Notes: (1934767706)

§ 1 The Contractor and Surety, jointly and severally, bind themselves, their heirs, executors, administrators, successors and assigns to the Owner to pay for labor, materials and equipment furnished for use in the performance of the Construction Contract, which is incorporated herein by reference, subject to the following terms.

§ 2 If the Contractor promptly makes payment of all sums due to Claimants, and defends, indemnifies and holds harmless the Owner from claims, demands, liens or suits by any person or entity seeking payment for labor, materials or equipment furnished for use in the performance of the Construction Contract, then the Surety and the Contractor shall have no obligation under this Bond.

§ 3 If there is no Owner Default under the Construction Contract, the Surety's obligation to the Owner under this Bond shall arise after the Owner has promptly notified the Contractor and the Surety (at the address described in Section 13) of claims, demands, liens or suits against the Owner or the Owner's property by any person or entity seeking payment for labor, materials or equipment furnished for use in the performance of the Construction Contract and tendered defense of such claims, demands, liens or suits to the Contractor and the Surety.

§ 4 When the Owner has satisfied the conditions in Section 3, the Surety shall promptly and at the Surety's expense defend, indemnify and hold harmless the Owner against a duly tendered claim, demand, lien or suit.

§ 5 The Surety's obligations to a Claimant under this Bond shall arise after the following:

§ 5.1 Claimants, who do not have a direct contract with the Contractor,

- .1 have furnished a written notice of non-payment to the Contractor, stating with substantial accuracy the amount claimed and the name of the party to whom the materials were, or equipment was, furnished or supplied or for whom the labor was done or performed, within ninety (90) days after having last performed labor or last furnished materials or equipment included in the Claim; and
- .2 have sent a Claim to the Surety (at the address described in Section 13).

§ 5.2 Claimants, who are employed by or have a direct contract with the Contractor, have sent a Claim to the Surety (at the address described in Section 13).

§ 6 If a notice of non-payment required by Section 5.1.1 is given by the Owner to the Contractor, that is sufficient to satisfy a Claimant's obligation to furnish a written notice of non-payment under Section 5.1.1.

§ 7 When a Claimant has satisfied the conditions of Sections 5.1 or 5.2, whichever is applicable, the Surety shall promptly and at the Surety's expense take the following actions:

§ 7.1 Send an answer to the Claimant, with a copy to the Owner, within sixty (60) days after receipt of the Claim, stating the amounts that are undisputed and the basis for challenging any amounts that are disputed; and

§ 7.2 Pay or arrange for payment of any undisputed amounts.

§ 7.3 The Surety's failure to discharge its obligations under Section 7.1 or Section 7.2 shall not be deemed to constitute a waiver of defenses the Surety or Contractor may have or acquire as to a Claim, except as to undisputed amounts for which the Surety and Claimant have reached agreement. If, however, the Surety fails to discharge its obligations under Section 7.1 or Section 7.2, the Surety shall indemnify the Claimant for the reasonable attorney's fees the Claimant incurs thereafter to recover any sums found to be due and owing to the Claimant.

§ 8 The Surety's total obligation shall not exceed the amount of this Bond, plus the amount of reasonable attorney's fees provided under Section 7.3, and the amount of this Bond shall be credited for any payments made in good faith by the Surety.

§ 9 Amounts owed by the Owner to the Contractor under the Construction Contract shall be used for the performance of the Construction Contract and to satisfy claims, if any, under any construction performance bond. By the Contractor furnishing and the Owner accepting this Bond, they agree that all funds earned by the Contractor in the performance of the Construction Contract are dedicated to satisfy obligations of the Contractor and Surety under this Bond, subject to the Owner's priority to use the funds for the completion of the work.

§ 10 The Surety shall not be liable to the Owner, Claimants or others for obligations of the Contractor that are unrelated to the Construction Contract. The Owner shall not be liable for the payment of any costs or expenses of any Claimant under this Bond, and shall have under this Bond no obligation to make payments to, or give notice on behalf of, Claimants or otherwise have any obligations to Claimants under this Bond.

§ 11 The Surety hereby waives notice of any change, including changes of time, to the Construction Contract or to related subcontracts, purchase orders and other obligations.

§ 12 No suit or action shall be commenced by a Claimant under this Bond other than in a court of competent jurisdiction in the state in which the project that is the subject of the Construction Contract is located or after the expiration of one year from the date (1) on which the Claimant sent a Claim to the Surety pursuant to Section 5.1.2 or 5.2, or (2) on which the last labor or service was performed by anyone or the last materials or equipment were furnished by anyone under the Construction Contract, whichever of (1) or (2) first occurs. If the provisions of this Paragraph are void or prohibited by law, the minimum period of limitation available to sureties as a defense in the jurisdiction of the suit shall be applicable.

§ 13 Notice and Claims to the Surety, the Owner or the Contractor shall be mailed or delivered to the address shown on the page on which their signature appears. Actual receipt of notice or Claims, however accomplished, shall be sufficient compliance as of the date received.

§ 14 When this Bond has been furnished to comply with a statutory or other legal requirement in the location where the construction was to be performed, any provision in this Bond conflicting with said statutory or legal requirement shall be deemed deleted here from and provisions conforming to such statutory or other legal requirement shall be deemed incorporated herein. When so furnished, the intent is that this Bond shall be construed as a statutory bond and not as a common law bond.

§ 15 Upon request by any person or entity appearing to be a potential beneficiary of this Bond, the Contractor and Owner shall promptly furnish a copy of this Bond or shall permit a copy to be made.

§ 16 Definitions

§ 16.1 Claim. A written statement by the Claimant including at a minimum:

- .1 the name of the Claimant;
- .2 the name of the person for whom the labor was done, or materials or equipment furnished;
- .3 a copy of the agreement or purchase order pursuant to which labor, materials or equipment was furnished for use in the performance of the Construction Contract;
- .4 a brief description of the labor, materials or equipment furnished;
- .5 the date on which the Claimant last performed labor or last furnished materials or equipment for use in the performance of the Construction Contract;
- .6 the total amount earned by the Claimant for labor, materials or equipment furnished as of the date of the Claim;
- .7 the total amount of previous payments received by the Claimant; and
- .8 the total amount due and unpaid to the Claimant for labor, materials or equipment furnished as of the date of the Claim.

§ 16.2 Claimant. An individual or entity having a direct contract with the Contractor or with a subcontractor of the Contractor to furnish labor, materials or equipment for use in the performance of the Construction Contract. The term Claimant also includes any individual or entity that has rightfully asserted a claim under an applicable mechanic's lien or similar statute against the real property upon which the Project is located. The intent of this Bond shall be to include without limitation in the terms "labor, materials or equipment" that part of water, gas, power, light, heat, oil, gasoline, telephone service or rental equipment used in the Construction Contract, architectural and engineering services required for performance of the work of the Contractor and the Contractor's subcontractors, and all other items for which a mechanic's lien may be asserted in the jurisdiction where the labor, materials or equipment were furnished.

§ 16.3 Construction Contract. The agreement between the Owner and Contractor identified on the cover page, including all Contract Documents and all changes made to the agreement and the Contract Documents.

§ 16.4 Owner Default. Failure of the Owner, which has not been remedied or waived, to pay the Contractor as required under the Construction Contract or to perform and complete or comply with the other material terms of the Construction Contract.

§ 16.5 Contract Documents. All the documents that comprise the agreement between the Owner and Contractor.

§ 17 If this Bond is issued for an agreement between a Contractor and subcontractor, the term Contractor in this Bond shall be deemed to be Subcontractor and the term Owner shall be deemed to be Contractor.

§ 18 Modifications to this bond are as follows:

NOTWITHSTANDING ANYTHING IN THE PAYMENT BOND OR THE CONSTRUCTION CONTRACT TO THE CONTRARY, THE PROVISIONS AND LIMITATIONS OF SECTION 713.23, FLORIDA STATUTES, INCLUDING BUT NOT LIMITED TO THE TIME LIMITATIONS ARE INCORPORATED IN THIS BOND BY REFERENCE.

Dual Oblgee Rider is attached hereto and incorporated herein by reference.

(Space is provided below for additional signatures of added parties, other than those appearing on the cover page.)

CONTRACTOR:
N/A

SURETY:
N/A

Signature: _____ Seal

Name and Title:

Address:

Signature: _____ Seal

Name and Title:

Address:

CONTRACTOR:

SURETY:

Signature: _____ Seal

Name and Title:

Address:

Signature: _____ Seal

Name and Title:

Address:

**DUAL
OBLIGEE
RIDER**

(Concurrent Execution with
Payment and Performance
Bonds)

**Travelers Casualty and Surety Company of America
Hartford, CT 06183**

This Rider is executed concurrently with and shall be attached to and forms a part of Performance and Payment Bonds No. 106916042 (hereinafter individually referred to as "Performance Bond" or "Payment Bond", and collectively referred to as "Bonds") issued by Travelers Casualty and Surety Company of America (hereinafter referred to as "Surety"), as Surety, on the 20th day of February, 2019.

WHEREAS, on or about the 25th day of January, 2019, HTG Hennessy, LLC (hereinafter called the "Principal"), entered into a written agreement with HTG Osprey Points, LLC (hereinafter called the "Primary Oblige" for the construction of the Osprey Points, 13021 US Hwy 301, Dade City, FL (hereinafter called the "Contract"); and

WHEREAS, the Primary Oblige has requested that the Principal and the Surety execute and deliver to said Primary Oblige the Bonds in connection with the Contract; and

WHEREAS, the Primary Oblige has requested the Principal and the Surety execute and deliver this Rider to the Primary Oblige concurrently with the Bonds.

Fifth Third Bank, its successors and/or assigns Fifth Third Commercial Funding, Inc. Florida Housing Finance Corporation, its successors and/or assigns The Bank of New York Mellon Trust Company, N.A., its successors and assigns

NOW, THEREFORE, the undersigned hereby agree and stipulate that Company, N.A., its successors and assigns shall be added to the Bonds as a named obligee (hereinafter referred to as "Additional Oblige"), subject to the conditions set forth below:

1. The Surety shall not be liable under the Bonds to the Primary Oblige, the Additional Oblige, or any of them, unless the Primary Oblige, the Additional Oblige, or any of them, shall make payments to the Principal (or in the case the Surety arranges for completion of the Contract, to the Surety) strictly in accordance with the terms of said Contract as to payments and shall perform all other obligations to be performed under said Contract at the time and in the manner therein set forth.

2. The aggregate liability of the Surety under the Performance Bond, to any or all of the obligees (Primary and Additional Obliges), as their interests may appear, is limited to the penal sum of the Performance Bond; the Additional Oblige's rights hereunder are subject to the same defenses Principal and/or Surety have against the Primary Oblige, and the total liability of the Surety shall in no event exceed the amount recoverable from the Principal by the Primary Oblige under the Contract. At the Surety's election, any payment due under the Performance Bond may be made by joint check payable to one or more of the obligees.

3. The aggregate liability of the Surety under the Payment Bond to any or all of the obligees (Primary and Additional Obliges), and to persons or entities that are entitled to make claim under the Payment Bond (hereinafter, "Claimants"), as their interests may appear, is limited to the penal sum of the Payment Bond; the Primary Oblige's and Additional Oblige's rights hereunder, if any, are subject to the same defenses Principal and/or Surety have against the Primary Oblige and/or the Claimants under the Payment Bond. At the Surety's election, any payment due under the Payment Bond may be made by joint check payable to one or more of the obligees and/or Claimants.

Except as herein modified, the Bonds shall be and remains in full force and effect.

Signed this 30th day of July, 2019.

HTG Hennessy, LLC

(Principal)

By: 
Mark Stalker, President

Travelers Casualty and Surety Company of America

By: 
Joseph R. Williams

, Attorney-in-Fact

WARNING: THIS POWER OF ATTORNEY IS INVALID WITHOUT THE RED BORDER



POWER OF ATTORNEY

Farmington Casualty Company
Fidelity and Guaranty Insurance Company
Fidelity and Guaranty Insurance Underwriters, Inc.
St. Paul Fire and Marine Insurance Company
St. Paul Guardian Insurance Company

St. Paul Mercury Insurance Company
Travelers Casualty and Surety Company
Travelers Casualty and Surety Company of America
United States Fidelity and Guaranty Company

Attorney-In Fact No. 232246

Certificate No. 007251964

KNOW ALL MEN BY THESE PRESENTS: That Farmington Casualty Company, St. Paul Fire and Marine Insurance Company, St. Paul Guardian Insurance Company, St. Paul Mercury Insurance Company, Travelers Casualty and Surety Company, Travelers Casualty and Surety Company of America, and United States Fidelity and Guaranty Company are corporations duly organized under the laws of the State of Connecticut, that Fidelity and Guaranty Insurance Company is a corporation duly organized under the laws of the State of Iowa, and that Fidelity and Guaranty Insurance Underwriters, Inc., is a corporation duly organized under the laws of the State of Wisconsin (herein collectively called the "Companies"), and that the Companies do hereby make, constitute and appoint

Scott Davis, Tina Kennedy, Dawn T. Kirkland, Steven L. Swords, Carol Philyaw, Cheryl Boozer, Annette Wisong, Joseph W. Hamilton, III, Joseph R. Williams, Tracy Gordon, Julia Anderson, Chaun M. Wilson, Rebecca E. Howard, Sarah Hancock, Karina Plis, and Desiree Payne

of the City of Atlanta, State of Georgia, their true and lawful Attorney(s)-in-Fact, each in their separate capacity (if more than one is named above, 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 5th day of June 2017.

Farmington Casualty Company
Fidelity and Guaranty Insurance Company
Fidelity and Guaranty Insurance Underwriters, Inc.
St. Paul Fire and Marine Insurance Company
St. Paul Guardian Insurance Company

St. Paul Mercury Insurance Company
Travelers Casualty and Surety Company
Travelers Casualty and Surety Company of America
United States Fidelity and Guaranty Company



State of Connecticut
City of Hartford ss.

By: [Signature]
Robert L. Raney, Senior Vice President

On this the 5th day of June 2017, before me personally appeared Robert L. Raney, who acknowledged himself to be the Senior Vice President of Farmington Casualty Company, Fidelity and Guaranty Insurance Company, Fidelity and Guaranty Insurance Underwriters, Inc., St. Paul Fire and Marine Insurance Company, St. Paul Guardian Insurance Company, St. Paul Mercury Insurance Company, Travelers Casualty and Surety Company, Travelers Casualty and Surety Company of America, and United States Fidelity and Guaranty Company, and that he, as such, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing on behalf of the corporations by himself as a duly authorized officer.

In Witness Whereof, I hereunto set my hand and official seal.
My Commission expires the 30th day of June, 2021.



[Signature]
Marie C. Tetreault, Notary Public

WARNING: THIS POWER OF ATTORNEY IS INVALID WITHOUT THE RED BORDER

WARNING: THIS POWER OF ATTORNEY IS INVALID WITHOUT THE RED BORDER

This Power of Attorney is granted under and by the authority of the following resolutions adopted by the Boards of Directors of Farmington Casualty Company, Fidelity and Guaranty Insurance Company, Fidelity and Guaranty Insurance Underwriters, Inc., St. Paul Fire and Marine Insurance Company, St. Paul Guardian Insurance Company, St. Paul Mercury Insurance Company, Travelers Casualty and Surety Company, Travelers Casualty and Surety Company of America, and United States Fidelity and Guaranty Company, 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 Farmington Casualty Company, Fidelity and Guaranty Insurance Company, Fidelity and Guaranty Insurance Underwriters, Inc., St. Paul Fire and Marine Insurance Company, St. Paul Guardian Insurance Company, St. Paul Mercury Insurance Company, Travelers Casualty and Surety Company, Travelers Casualty and Surety Company of America, and United States Fidelity and Guaranty Company do hereby certify that the above and foregoing is a true and correct copy of the Power of Attorney executed by said Companies, which is in full force and effect and has not been revoked.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the seals of said Companies this 30th day of July, 2019.

Kevin E. Hughes, Assistant Secretary



To verify the authenticity of this Power of Attorney, call 1-800-421-3880 or contact us at www.travelersbond.com. Please refer to the Attorney-In-Fact number, the above-named individuals and the details of the bond to which the power is attached.



STATE OF FLORIDA, COUNTY OF PASCO
THIS IS TO CERTIFY THAT THE FOREGOING IS A TRUE AND CORRECT COPY OF THE DOCUMENT ON FILE OR OF PUBLIC RECORD IN THIS OFFICE WITNESS MY HAND AND OFFICIAL SEAL THIS 15th DAY OF August 2 019
CLERK & COMPTROLLER

BY [Signature] DEPUTY CLERK

WARNING: THIS POWER OF ATTORNEY IS INVALID WITHOUT THE RED BORDER